

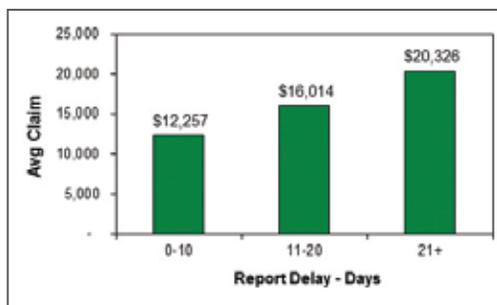
▶ *Hanover Risk Solutions*

Rapid Reporting Cuts Workers' Compensation Claim Cost

The best way to lower workers' compensation costs is to prevent accidents from happening in the first place. After an accident occurs the simplest way to control the cost of the claim is to report it promptly.

Delayed Reporting Increases Claim Cost

A Hanover study of strain injuries illustrates how claim costs increased by thirty percent for every ten day's delay.



A two-week reporting delay increased the average claim by over \$8,000.

Control Costs and Improve Medical Care

Immediate reporting of injuries helps to control insurance costs, and may also help in providing proper medical care to injured employees. By reporting each accident without delay you can:

- Facilitate prompt and appropriate medical attention to the injured worker, avoiding possible complications and reducing treatment costs.
- Possibly reduce future legal expenses.
- Allow enough time for a complete accident investigation.

- Record facts about the incident while they are still fresh.
- Steer clear of fines or surcharges that may be awarded if employee benefits are delayed.

Establish Rules for Prompt Accident Reporting

You should require each employee to report accidents immediately. The injured employee's supervisor should obtain details about the accident. A report should be completed promptly.

Send the report to the appropriate person for processing. Notify our claims department (1-800-628-0250) without delay.

Our adjusters are committed to keeping you informed about payments and medical progress. They will help care for injured employees and issue payment as quickly as possible.

Conclusion

Delayed reporting increases claim costs dramatically. You and your employees can help control expenses and improve medical care by promptly reporting accidents.

▶ To learn more about Hanover Risk Solutions, visit hanoverrisksolutions.com

Why The Hanover?

The Hanover is a leading property and casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology offered by the best national companies with the responsiveness, market focus, and local decision making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and all insurance company subsidiaries are rated "A" (Excellent) by A. M. Best Company.



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