CASE STUDY:
TIMELY REPORTING OF WORKERS COMPENSATION CLAIMS

PROMPT CLAIMS REPORTING SAVES TIME AND MONEY

BACKGROUND

*Society Insurance is a servicing carrier in the Wisconsin Workers Compensation Insurance Pool. As such, we see extreme cases and injuries. We treat these businesses just like every other Society policyholder. This case study provides strong evidence for the importance of prompt claims reporting.*

Employers are busy. Injuries are unexpected events that take time from production and can disrupt the normal workflow for everyone involved. However, taking time to report a workers compensation claim as soon as possible will reap rewards. It allows your insurance company to complete a timely investigation, preserve evidence that may be otherwise discarded, and document the facts while the information is fresh in the minds of those involved. Most importantly, it allows your insurance company the opportunity to start building a rapport with your injured worker immediately.

Claims filed a month or more after the incident cost an average of 48% more to settle and are 25% more likely to have attorney involvement. Late reporting also means delays in appropriate medical treatment, adding to medical care costs and wage replacement.*

Prompt claims reporting can make a big difference for your bottom line.

SITUATION

A tree trimmer was cutting down a tree when it shifted unexpectedly and crushed him. This injured employee was taken by ambulance for medical care and then airlifted to a different hospital due to the serious nature of his injuries. That same day, the business owner notified his local independent Society agent who immediately phoned Society Insurance to file a workers compensation claim.

The employee suffered multiple fractures and internal injuries but most seriously, he became paralyzed below the chest as the result of a complete spinal cord injury. He was unable to return to work as a tree trimmer and is studying to become a gunsmith.

*Society Insurance | P 888.576.2438 | 150 Camelot Drive, P.O. Box 1029, Fond du Lac, WI 54936-1029 | societyinsurance.com

*www.workcompprofessionals.com/advisory/archive-80w2009_04_a2.html*
CASE STUDY: TIMELY REPORTING OF WORKERS COMPENSATION CLAIMS

SOCIETY INSURANCE SOLUTION

Thanks to prompt claims reporting, Society was able to respond with speed and skill. Within 24 hours, a Society claims professional traveled to the accident location and met with the business owner and witnesses, securing statements and photos of the accident site. The claims professional also worked with the local police to secure copies of their investigation. A Society nurse case manager was immediately assigned and met with the employee’s family to discuss this serious injury. Because of the rapport and confidence that was built early on, the employee trusted Society’s recommendations for specialized care that resulted in a better recovery and an overall cost savings.

The effects of this early relationship continued to impact the outcome of the claim over time. The injured worker and his family expressed gratitude for Society’s prompt, professional service in their time of need. Working together kept costs down on necessary house modifications and other expenses, and litigation was avoided. Early communication was key to building a relationship that allowed the injured employee and Society claims professional to work through challenges.

SUMMARY

Prompt reporting is the easiest way to control the time and costs associated with a claim. When a workers compensation claim situation arises:

• Prompt reporting allows your claims professional to direct treatment to the most appropriate specialist, resulting in better care.

• Prompt reporting facilitates better communication and a trusting relationship. Your claims professional is able to contact the injured worker in a timely manner to answer questions and concerns, ultimately putting the employee at ease.

• Timely reporting facilitates an earlier return to work. Your claims professional can work directly with the doctor to get your employee back on the job in some capacity. The longer a person is off of work, the harder it is to get them back to work.

Society’s commitment to taking care of these important details makes a big difference for business owners and their employees. To find out how Society can help your business, visit societyinsurance.com to find an agent and request a free quote.