



Berkley
INDUSTRIALCOMP

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RESOLUTION

Report Injuries Early
to Save Time and
Money

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Are You Aware?

At anytime on a jobsite, an employee may experience an injury that appears minor. For instance, an employee twists his knee stepping out of a vehicle. Medical treatment is not immediately necessary, and the incident remains unreported. However, a few weeks or months later, the injury has worsened. Perhaps the employee now has trouble walking or lifting objects and is missing work. Unfortunately, since the claim was not reported in a timely manner the worker's benefits and compensation are delayed. This can be a headache for both the employee and employer.

First and foremost, employers are responsible for providing a safe workplace. When made aware of any injury's occurrence, employers should report immediately through a First Report of Injury. After, offering full cooperation with insurance carriers helps resolve the matter efficiently.

Report early to:

- Allow insurance adjusters early access to evidence of how injury occurred.
- Keep employee morale up. Slow claim reporting indicates to an employee they are not valued.
- Reduce litigation potential. The longer a claim drags, the more likely an employee will seek other legal or medical opinions.
- Maintain compliance with state laws regarding claim reporting.

All incidents should be reported, even if the employee does not require immediate medical attention. Legally, employers are obligated to report any employee claims of injury.

Are You Prepared?

Employers and employees should be made aware of regulations regarding jobsite injury claims. All injuries requiring medical treatment should be reported to your insurance carrier and any other necessary organization, such as The Occupational Safety and Hazard Administration (OSHA). Failure to report can result in fines and penalties for your company.

OSHA requires reporting for the following:

- All work-related fatalities
- All work-related inpatient hospitalizations of one or more employees
- All work-related amputations
- All work-related losses of eye



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How soon should an injury be reported? Generally, a jobsite injury must be reported within 30 days of occurrence. However, it is strongly suggested all injuries be reported immediately to the supervisor or manager on site. Laws vary from state to state, which is why it is good to report sooner, rather than later.

Also, reporting early prevents high costs for health care and legal fees related to workers compensation. By acknowledging injury reports, employers are able to improve safety programs to prevent future occurrences.

What Next?

NY Times reported that at least two-thirds of jobsite injuries are not accurately reported each year. This may happen because employees fear disciplinary action or the loss of safety incentive prizes if they report. Employers are also known to skirt reports when an injury can be treated with first aid. However, if an employee later experiences complications and the original injury was not reported, this may hinder their benefits.

Failure to report immediately may not affect an employee's benefits, but it can make the claims process slower and increase cost to companies. In order to promote transparency, employers and employees should be educated on how to file a claim report. They should have both hard copy and online access to file reports, as well as reports in a second language if necessary.

Businesses may wish to consider conducting a safety seminar in which employees are re-educated in best reporting practices. Review how to access and complete First Reports of Injury as well as the circumstances under which an injury should be reported. While every jobsite hopes to avoid injury,

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this proactive response protects employees and businesses from claims complications, which benefits everyone.

The Berkley Industrial Comp Difference

Berkley Industrial Comp seeks to develop trust and relationships with our clients and our sole focus is workers' compensation. It is always our goal to resolve claims quickly for employers and employees. Through our RESOLUTION Team of industry experts, we understand the variance of workers' compensation claims from state to state. Our team offers individual attention to our partners through unparalleled accessibility, expertise, flexibility and collaboration.

When an incident occurs, Berkley Industrial Comp will support you through the workers' compensation process. We want to help workers receive necessary care in a timely manner, so they may return to work. The first and most important step is the First Report of Injury, which may conveniently be submitted via our online portal. Email, phone, fax or mail are also submission options. Once all required information is completed, a member of the RESOLUTION Team will respond within 24-hours.

The RESOLUTION Team also suggests the Supervisor's Incident Investigation Report be kept on hand for in field incident intake. This form is available for download on our website in both English and Spanish.

If you have concerns regarding injury reporting, contact your RESOLUTION Specialist. They are here to help make this process as efficient as possible.

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