

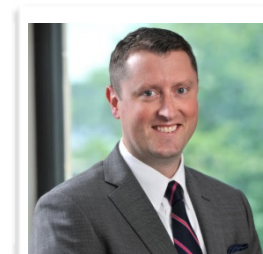


# THE CRS INSIDER

## COSTS OF UNTIMELY REPORTING

I know that I have written on this topic in the past but as we move into a new year, I feel that this is a good time for a reminder of the importance in reporting workers compensation claims in a timely manner.

Prompt reporting of claims will allow the adjuster to conduct a thorough investigation while the facts of the claim are readily available. The more time goes by, the employee and any witnesses may forget key details that are critical to the claim. Timely reporting can also work to eliminate any delays in providing appropriate medical care and wage benefits to the injured employee.



**BEN TEBO**  
VICE PRESIDENT

Below are some statistics from recent studies performed by the NCCI on lag time:

- Claims reported 7-14 days after the injury cost an average of 18% more than claims reported during the first week.
- Weeks three and four following the date of injury averaged a 30% increase in claims cost.
- Claims reported four weeks or more following the date of injury had an increase in cost of 45%.
- Attorney involvement in work comp claims can be found in 12.8% of claims reported within 24 hours, this number jumps to 17.8% in claims reported after two weeks and rises as high as 31.7% for claims reported four weeks or later.



Regardless of the nature of your business, there is a direct correlation between the reporting time and the cost of the claim. Delayed claim reporting can also work to decrease employee morale as they may feel neglected or not valuable to the organization. This will also work to increase the likelihood an employee may seek out the advice of an attorney and possibly file litigation which will further increase the cost of the claim. Please take a moment to remind your team of the importance of quickly reporting any incidents and injuries as it is key to controlling your claim costs.



## MANAGERS MINUTE

**A PICTURE TELLS A THOUSAND WORDS**

**MIKE LONG**  
LIABILITY MANAGER

You have all heard of the saying, “a picture tells a thousand words”. That is never truer than in a liability claim situation. Whether it is regarding a slip and fall claim, an auto accident or an employee incident which occurs in a work area, having quality photos depicting the surroundings at the time of the loss, aides in our investigation.

To properly defend a liability claim, we will need evidence to support our liability position. The chances of an accident scene changing increases every minute that passes after the incident. Almost everyone carries a cell phone with camera options. If involved in an auto accident, it is

recommended to take photos of the damage to both cars, the positions of each car at the time of impact, any skid marks and any traffic controls (lights, signs or lane markings). Try to obtain photos from the angle of the driver’s point of view. A distance photo is also recommended to show prospective of the vehicles. Once the vehicles are moved or a construction site is altered, this evidence would no longer be available.

*“Grab your camera...  
a picture tells a  
thousand words”*

Photos are also important on slip and fall claims and other incidents. Photos of mop buckets, wet floor signs or any other objects which were said to contribute to the fall should be photographed immediately after the incident and prior to anything being altered. Video cameras are helpful, however, many times they do not show the detail of a photo. If it is alleged that someone fell over a crack in the sidewalk or an oil spill in the parking lot, this should be photographed. It is helpful to take a close-up photo of the area as well as a longer angled shot to ensure they show perspective of where the incident took place.

A picture tells a thousand words...and could save you money.



## TECH TALK

## OUR HEADS AREN'T IN THE CLOUDS... BUT OUR MICROSOFT OFFICE PRODUCTS ARE!

Third Quarter was a busy time for the CRS IT Team as they have migrated us to a cloud-based computing environment with Microsoft Office 365. This migration moved all our Microsoft products to the cloud: Excel, Word, PowerPoint, Outlook Email, OneNote, OneDrive, etc. I'm sure this isn't the first time you've heard of 'the cloud' and maybe you are already working within a cloud-based computing environment, but I wanted to share with you some of the reasons why we opted to migrate:



**MEGAN BAUER**  
OPERATIONS MANAGER

- **Trusted Security & Disaster Recovery**
  - O365 offers automatic server backup and reduces the risk of office downtime if a disaster may occur. Microsoft has rigorous security and privacy standards and a 99.9% uptime. You can also control access to information along with who may read and share documents.
- **Improves Efficiency**
  - Cloud-based gives you incredible efficiency gains. With an internet connection, you can access your email and files anytime and from anywhere... Oh, and on any device!
- **Increases Collaboration**
  - We can now work on documents together in real-time and edit documents at the same time without version control issues. OneNote is my personal favorite. We can now easily take, organize and share meeting notes with our team by click of a button. If you haven't heard of OneNote before, I highly recommend you research and watch some tutorials on how OneNote can help you manage your ideas, notes and projects all in one place.

With these great benefits and more, we will continue moving forward migrating our claim system to a cloud-based platform sometime next year!

More details to come soon...



## A CLOSER LOOK

**PREVENTING FRAUD BEGINS WITH YOU**

**JUSTIN COMER**  
COMPLIANCE CONSULTANT

What if I were to tell you that one in four business owners installed surveillance cameras to monitor employees on the job and that one in five owners feel unsure about how to properly identify workers compensation scams? According to the Coalition Against Insurance Fraud, this is an accurate depiction of today's business owner. So, how can you protect yourself and your business? Following these important steps can be helpful in identifying potential fraud and mitigating risk to your organization.

First, establish a safety program that allows employees to voice their concerns. It is important to show your employees that you care about their working conditions by correcting any safety issues immediately. Also, implement ironclad anti-fraud policies and procedures and disseminate to all employees.

Second, inform employees that your company has a zero tolerance for fraud and show them how to report suspected fraud in a confidential manner. An employee reward program for reporting suspicious claims that leads to a conviction is an excellent way of promoting this initiative.

Third, require employees to report all workplace accidents immediately and ensure that the injured employee receives treatment promptly. In addition, alert your insurer and let them know about suspicious claims immediately. Encourage them to perform an active investigation of suspect claims. If you would like to know what the warning signs are, obtain a list of fraud indicators from your workers compensation insurer.

Last, but not least, have your human resources team screen applicants by conducting criminal background checks and looking to see if the potential candidate has a history of suspicious injury claims. Early detection can prove to be a difference maker from a cost and resource perspective.

Remember, most employees are honest and trustworthy. Only a small number have ulterior motives and are out for personal gain by faking injuries, but the damage that they cause can be significant. Protect your business and your honest employees through due diligence and preventative measures.

*"How can you protect yourself and your business?"*

