



# Close the Gap

The faster you report a loss, the greater the benefits.

## WHY Reducing the Time Gap to Report Claims Benefits You

- Claims reported within 3 days of the injury produce better results and—ultimately—cost less, according to MSIG data.
- Our Preferred Provider Networks can provide appropriate medical care quickly.
- Your employee morale remains intact.

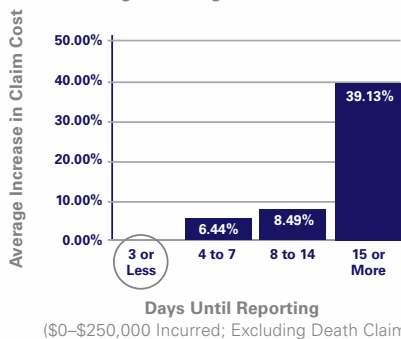
## WHAT Are the Consequences of Late Reporting

- It increases the potential for litigation.
- It compromises a timely and thorough investigation of the claim.
- It increases the potential your employees will receive medical treatment from a non-preferred provider.
- It can result in higher costs (see graph).

## HOW You Can Achieve the Best Results

- Educate employees on the importance of prompt claims reporting.
- Report injuries to MSIG immediately.
- Establish a goal of reporting 80% of ALL claims within 3 days.
- Stay involved in the claims process.
- Post a list of Preferred Providers in a prominent location.

**The High Cost of Untimely Claims Reporting**  
Change in Average Incurred Per Claim



The graph above is based on a study of MSIG's claims data and clearly indicates the impact of prompt reporting on controlling workers' compensation costs.

## HOW TO REPORT CLAIMS TO MSIG

T: 866-MSMM-USA (866-676-6872)

E: [newloss@msigusa.com](mailto:newloss@msigusa.com)

F: 866-FAX-MSMM (866-329-6766)

[www.interactclaims.com](http://www.interactclaims.com)

### 01 BE PROACTIVE

Report all claims to Mitsui Sumitomo within 24 hours

### 02 COORDINATE CARE

Ensure injured employees receive prompt and appropriate medical care

### 03 MANAGE THE RISK

Develop an internal loss reporting program for injured employees which includes investigating and documenting the incident

