

| Close the Gap

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

Why Reducing the Time Gap to Report Claims Benefits You

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

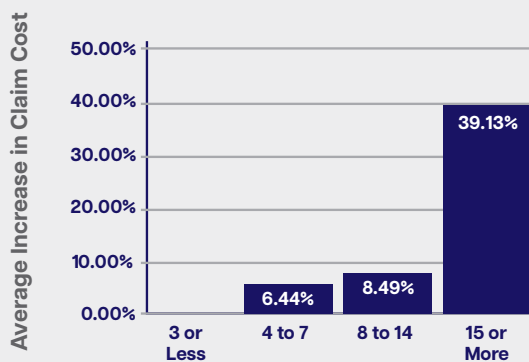
What Are the Consequences of Late Reporting

- Increased potential for litigation.
- Compromises timely and thorough claims investigations.
- Increased potential for employees seeking treatment outside the preferred network.
- Risk of higher claim costs (see graph).

How You Can Achieve the Best Results

- Educate employees on the importance of prompt claims reporting.
- Report injuries to MSIG USA 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



Days Until Reporting
(\$0–\$250,000 Incurred; Excluding Death Claims)

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

1 BE PROACTIVE

- Report all claims to MSIG USA within 24 hours

2 COORDINATE CARE

- Ensure injured employees receive prompt and appropriate medical care

3 MANAGE THE RISK

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

HOW TO REPORT CLAIMS TO MSIG USA

T: 866-676-6872

F: 866-329-6766

E: newloss@MSIG-NA.com

www.interactclaims.com

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