

In Your Corner



**As an employer,
you are a key
member of the team.
By helping us return
your employees to
work promptly,
you are reducing
claim costs and
controlling your
Workers Comp
premium.**

Penn Millers Insurance Company

72 North Franklin Street
P.O. Box P
Wilkes-Barre, PA 18773-0016
Tel 570 822 8111
Fax 570 829 2060
800 233 8347
www.pennmillers.com

Workers' Comp Claims: Be Part of Penn Millers Team

When your employees are injured, remember to report the claim as quickly as possible. Even what appears to be an insignificant injury can quickly spiral out of control into a serious claim. The Penn Millers team is ready to provide prompt, effective care to your injured employees and return them to work as soon as possible. But our work can only begin *after* you report the claim.

Early reporting is key:

The Penn Millers team includes skilled claims staff and nurse case managers who investigate claims and develop appropriate strategies for care and action. Our first job is to determine whether the employee was injured *in the course and scope of employment*. Your prompt report gives us the time we need to make an accurate assessment of eligibility for benefits.

Active Claims Strategy:

Prompt reporting aids us in evaluating the employee's injury and determining the proper course of care at the very beginning of the claim. Early intervention and proper treatment are *crucial* in reducing recovery time and enhancing the possibility of a timely return to work. Our nurse case managers are often able to expedite appointments and get needed care more quickly. Your prompt reporting ensures timely treatment and minimal lost time for your employees.

As an employer, you are a key member of the team. Your Role is to:

- Report all workplace injuries *immediately*.
- Train employees to respond appropriately when an incident occurs. (Penn Millers will provide training materials to educate your supervisors.)
- Limit any discussion of the claim with attorneys, private investigators or other parties not representing Penn Millers. Refer any such external inquiries to our claims staff.
- Refer injured employees with questions about benefits to us; it is our job to explain the benefits to which an injured employee is entitled.
- Provide us with as much detail as possible regarding the root cause of the accident.
- If external factors contributed to the injury, preserve the accident scene. Take digital images, if possible.

Not Sure How to Proceed?

For any questions you may have regarding when to submit a notice of loss, or if you have any questions or concerns regarding workers comp claims, please contact the Penn Millers' Claims Department.

How to report a claim



It's fast and easy to report a claim.

First Reports of Injury may be submitted as follows:

By Email to:
claims@pennmillers.com

By Phone call toll-free:
800-233-8347

Or Fax Reports to:
570-822-2165

24 hours a day
7 days a week

Workers' Comp Claims: Be a Part of Penn Millers Team *continued...*

During our investigation, we will ask you about the circumstances surrounding the injury.

Try to make note of the following:

- Date, time and exact location of the incident (be as specific as possible).
- Names, addresses and phone numbers for all involved parties *and witnesses*.
- What exactly was the employee doing at the time of the injury? Was this activity consistent with regular duties?
- Detailed description of the injuries.
- Knowledge of any prior injuries or health conditions that may have contributed to the injury.
- Where* the injury took place: who owns the property where the injury occurred? Who is responsible for maintaining the property?
- Machinery and Equipment: Note any machinery or equipment contributing to the injury. If possible, secure this machinery/equipment for our inspection prior to returning it to service.
- Emergency care: if care was provided at the time of the injury, please note the name of the provider and the nature of the care.
- Outside investigations: if police, safety, health or other non-company personnel conducted a post-accident investigation, please secure copies of their written reports, if possible.

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