



*Controlling workers' compensation claims costs begins with
timely and effective claims administration*

Time Is Money

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Controlling claims costs begins immediately after a loss occurs in Tennessee. You as the employer can be the most important asset in controlling or mitigating your claims costs. Immediately reporting all incidents, injuries or losses is the first step to managing the costs of the claim. The quicker your claims team is aware of an injury or an occurrence your claims professional can begin to gather all details and facts in order to make an informed decision on the claim.

There are several important things as the Tennessee employer you may be able to do to assist the claims team in the investigation and mitigate the costs of the claim up front, they are:

- ✦ Preserve the scene of the incident or any equipment involved
- ✦ Secure photos
- ✦ Secure names of possible witnesses or anyone who may have any information regarding the loss
- ✦ Provide appropriate medical treatment if bodily injury is involved

Specifically when a workers' compensation claim occurs it is imperative to provide a Panel of Physicians to the injured worker as required under the Tennessee State Statute from the list of physicians posted in the workplace and in and on the proper format. As many of you know if this does not happen you as the employer could be subject to penalties.

This above all will ensure that your injured worker receives immediate and appropriate medical treatment while allowing you to maintain costs containment. Should you need assistance with developing the required choice of Physician Panel, your claims personnel should be able to assist you with this.

Preserve. Secure. Provide
