



# Claim Reporting & Process Overview

Best Practices, Current Process, and Upcoming Improvements

# Agenda

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- Claim reporting Overview
- Why Timely Reporting Matters
- Examples of Late Reporting
- How to Report a Claim (Current process)
- Coming Soon: Expedited Loss Reporting
- Questions

# Overview

**Claim reporting is the process of notifying insurers of an incident.**

Applies to:

- Worker's Compensation
- Auto
- General Liability
- Property
- Boiler and machinery (equipment breakdown)
- Fine arts
- Crime coverage
- Cyber Coverage
- Nonprofit directors and officers' liability
- Student volunteer accident
- Business travel accident coverage

# Late Claim Reporting—Workers Comp



- Loss of ability to direct medical care
- 20% increased chance of attorney involvement
- Late investigation (witnesses lost)
- Increased indemnity payouts
- More complex settlement/resolution

## *Late Claim Reporting is Expensive*

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- Late reporting results in a cost increase for the claim.
  - Reported 7-14 days: cost increase = 18%
  - Reported 15-21 days: cost increase = 27%
  - Reported 22-28 days: cost increase = 36%
  - Reported greater than 30 days: cost increase = 45%



\*NCCI-The Relationship Between Accident Report Lag and Claim Cost in Workers' Compensation Insurance, May 2015

# Examples:

## Property:

- Claim reported approximately **3 months** after the incident involving significant building damage, resulting in limited documentation and delayed assessment. Delays in reporting and a lack of detail can lead to prolonged claim resolution, increased costs, and potential coverage issues.
- Claim reported approximately **10 months** after a hail event, involving extensive roof damage. The delay limited the ability to accurately assess the cause and extent of loss.
- Claim reported **6 months** after extensive property damage caused by unauthorized trespassing, including methamphetamine contamination. The delay increased remediation complexity and potential health and safety risks.

## GL:

- Slip-and-fall incident involving a visitor was reported **30 days** after occurrence. By the time of reporting, the individual had retained legal counsel. Earlier reporting and timely **MedPay** could have helped address the injury promptly and potentially reduced the likelihood of litigation.

## WC:

- Initial incident was noted, but the employee reported feeling well enough to continue working. The claim was not formally reported until **6 months** later, after the employee's condition worsened and surgery was required. Earlier reporting could have supported prompt medical intervention, reduced the severity of the injury, and led to a faster resolution. The employee ultimately retained legal counsel.
- Employee experienced discomfort after a bending incident but continued working without reporting the injury. The claim was reported **5 months** later, after a medical evaluation revealed the full extent of the injury. Continued use likely aggravated the condition, leading to increased pain and a more complex recovery.

# How to Report a Work Comp Claim

- If employee notifies you of an incident or injury, complete the necessary form(s) and email it to Gallagher Bassett at:  
[tnwclaims@tnwinc.com](mailto:tnwclaims@tnwinc.com)
- Goal is to report all claims within 0 to 3 days, which allows for claims that occur over the weekend.
- Designate a back-up person to report injuries in your absence.
- Mission Support Website - Knowledgebase  
<https://missionsupport.archden.org/knowledgebase/workers-compensation-guide/>
  - Facility List
  - Claim Contact information
  - WC process
  - Forms



# Late Claim Reporting—Property

- **Property Damage (First-Party)**

- **Financial Impact**

- Damage worsens over time (water migration, mold, corrosion, structural deterioration), leading to **higher repair costs and uncovered secondary damage**.
    - Late notice increases the risk of **partial or full claim denial** if the insurer's investigation is prejudiced or policy notice provisions are breached.
    - **Subrogation opportunities are often lost** due to missing or destroyed evidence, transferring recoverable costs back to the insured.
    - Prolonged repairs increase **business interruption, extra expense, and tenant displacement costs**, often exceeding the original physical damage.

- **Key takeaway:** Even when coverage applies, late property claims escalate in cost and complexity, frequently resulting in unrecoverable losses.

# Property

## CLAIMS

- Theft and vandalism losses must be reported to the local law enforcement agency immediately upon discovery.
- Obtain photographs of the damage.
- Do whatever is necessary to mitigate the damages, and prevent further loss, such as calling in a cleaning or restoration company to provide water and smoke clean-up services.
- Report the claim. Complete and submit to Gallagher Bassett Services, Inc. the report of property damage form (Appendix I.B). Gallagher Bassett Services, Inc. Email – [tnwclaims@tnwinc.com](mailto:tnwclaims@tnwinc.com) Phone – 844.529.8284 Fax – 800.748.6159



### Report of property damage

Notify Gallagher Bassett Services, Inc. at [tnwclaims@tnwinc.com](mailto:tnwclaims@tnwinc.com) or 844.529.8284 immediately upon discovery of damage.

PARISH/SCHOOL/ORGANIZATION \_\_\_\_\_

MAILING ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

PHONE NUMBER- MAIL \_\_\_\_\_ EMAIL \_\_\_\_\_

LOCATION NO. \_\_\_\_\_ PERSON REPORTING \_\_\_\_\_

DATE FORM COMPLETED \_\_\_\_\_

DATE OF INCIDENT \_\_\_\_\_

PHYSICAL ADDRESS OF DAMAGED PROPERTY \_\_\_\_\_

WERE PHOTOGRAPHS TAKEN (needed for damage in excess of \$5,000)?  YES  NO

IF VANDALISM OR THEFT, POLICE MUST BE NOTIFIED. PLEASE PROVIDE NAME OF RESPONDING DEPARTMENT, RESPONDING OFFICER NAME, CASE OR REPORT NUMBER, AND CONTACT INFORMATION GIVEN:

\_\_\_\_\_

\_\_\_\_\_

DESCRIPTION OF DAMAGE: (use additional sheets if necessary)

\_\_\_\_\_

\_\_\_\_\_

OR DESCRIPTION OF INCIDENT: (use additional sheets if necessary)

\_\_\_\_\_

\_\_\_\_\_

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PROCEED WITH ANY EMERGENCY REPAIRS NEEDED TO PREVENT FURTHER DAMAGE

Appendix I.B



# Boiler and machinery (equipment breakdown)



## CLAIMS

- Secure and make the scene safe by shutting off gas, electric and water sources if necessary.
- Obtain photographs of the damage.
- Do whatever is necessary to mitigate the damages and prevent further loss, such as calling in a cleaning a restoration company to provide water and smoke clean-up services.
- Report the claim. Complete and submit to Arthur J. Gallagher Risk Management Services, Inc. the report of property damage form (Appendix I.B). Travelers Phone – 800.238.6225 Fax – 877.784.5329 cc – Lockton Companies Phone – 303.414.6000 Fax – 303.773.9776
- Inspections Boiler and machinery insurance also provides for the mandatory inspection and certification of boilers and pressure vessels. Every boiler is required to have a current state inspection certificate posted in a visible location near the boiler. To arrange for the required State of Colorado inspection, contact [boilinsp@travelers.com](mailto:boilinsp@travelers.com). Inspections are conducted by Travelers Insurance.

### Report of property damage

Notify Gallagher Bassett Services, Inc. at [tnwclaims@tnwinc.com](mailto:tnwclaims@tnwinc.com) or 844.529.8284 immediately upon discovery of damage.

PARISH/SCHOOL/ORGANIZATION \_\_\_\_\_

MAILING ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

PHONE NUMBER-MAIL \_\_\_\_\_ EMAIL \_\_\_\_\_

LOCATION NO \_\_\_\_\_ PERSON REPORTING \_\_\_\_\_

DATE FORM COMPLETED \_\_\_\_\_

DATE OF INCIDENT \_\_\_\_\_

PHYSICAL ADDRESS OF DAMAGED PROPERTY \_\_\_\_\_

WERE PHOTOGRAPHS TAKEN (needed for damage in excess of \$5,000)?  YES  NO

IF VANDALISM OR THEFT, POLICE MUST BE NOTIFIED. PLEASE PROVIDE NAME OF RESPONDING DEPARTMENT, RESPONDING OFFICER NAME, CASE OR REPORT NUMBER, AND CONTACT INFORMATION GIVEN:

\_\_\_\_\_  
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DESCRIPTION OF DAMAGE: (use additional sheets if necessary)

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OR DESCRIPTION OF INCIDENT: (use additional sheets if necessary)

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PROCEED WITH ANY EMERGENCY REPAIRS NEEDED TO PREVENT FURTHER DAMAGE

Appendix I.B



# Late Claim Reporting—Liability

- Third-Party Bodily Injury (Liability)
  - Financial Impact
    - Reporting delays significantly increase the likelihood of **plaintiff attorney involvement**, which is strongly correlated with higher settlements and verdicts.
    - Late notice weakens early investigation, leading to **inflated liability assessments and higher defense costs**.
    - Claims reported later take **~20% longer to resolve**, increasing legal spend and claims handling expenses.
    - Longer claim lifecycles increase exposure to **social inflation**, including nuclear verdicts and litigation funding impacts, particularly in bodily injury cases.
- Key Takeaway
  - In liability claims, delayed reporting compounds litigation risk and drives disproportionate increases in claim severity.

# General Liability Claims

## CLAIMS

- See that any needed medical assistance is provided immediately. Do not hesitate to call 911 if the injury is severe.
- Do not admit liability – the insurance company will investigate and determine whether there is any liability on our part.
- Obtain the name, address, and telephone number of the injured person or person claiming damages.
- Obtain the names and contact information of any witnesses.
- Obtain photographs of the accident site.
- Note what occurred, as well as the nature of the injuries or property damage.
- Report the incident by submitting the report of injury/accident form to Gallagher Bassett Services, Inc within 24 hours of occurrence.
- If a lawsuit or summons is served, report to Gallagher Bassett Services, Inc. Gallagher Bassett Services, Inc  
Email – [tnwclaims@tnwinc.com](mailto:tnwclaims@tnwinc.com) Phone – 844.529.8284 Fax – 800.748.6159

# Fine Arts

## CLAIMS

- Theft and vandalism losses must be reported to the local law enforcement agency immediately upon discovery.
- Obtain photographs of the damage.
- Do whatever is necessary to mitigate the damages, and prevent further loss, such as calling in a cleaning or restoration company to provide water and smoke clean-up services.
- AXA XL Email – [WEBFNOL.NA@axaxl.com](mailto:WEBFNOL.NA@axaxl.com) Phone – 212-297-6547 cc: Shannan Smith at [Shannan.Smith@lockton.com](mailto:Shannan.Smith@lockton.com)

# Crime Coverage

## CLAIMS

- Crime losses must be promptly reported to the local law enforcement agency immediately upon discovery.
- Obtain photographs of the damage, if applicable.
- Report the claim.
- Complete and submit to Gallagher Bassett Services, Inc. the report of property damage form (Appendix I.B). Lockton Companies Email – [Deanna.Cook@lockton.com](mailto:Deanna.Cook@lockton.com) Phone – 303.414.6218

# Cyber Claims

## Claims

- In the event of a suspected cyber event, please contact AoD Risk Management/IT or Lockton as soon as possible.
- Deanna.Cook@lockton.com 303.414.6218
- Resilience Claims Service also provides a network of external experts to ensure that the right capabilities and resources are available to deal with cyber events including discovery, investigation and response and recovery. – Resilience Hotline 24/7 – 1-302-722-7236 or Claims@CyberResilience.com

# Automobile

## CLAIMS

- See that any needed medical assistance is provided immediately. Call 911 if people need medical assistance.
- Contact the police if necessary (minor accidents with no injuries or accidents occurring in parking lots do not need to be reported unless drugs or alcohol are involved).
- Do not admit liability – the insurance company will investigate and determine whether there is liability on our part.
- Exchange insurance and contact information with the other driver. If a driver refuses to share their license or insurance information with you, call the police to get a report.
- Take photos of damage and surrounding areas. Note weather, time of day and sun location.
- Obtain the names and contact information of any witnesses.
- Report the claim. Complete and submit to Gallagher Bassett Services, Inc. the report of automobile accident form (Appendix I.D) within eight (8) hours of the accident. Gallagher Bassett Service, Inc. Email – [tnwclaims@tnwinc.com](mailto:tnwclaims@tnwinc.com) Phone – 844.529.8284 Fax – 800.748.6159



### Report of automobile accident

Notify Gallagher Bassett Services, Inc. at [tnwclaims@tnwinc.com](mailto:tnwclaims@tnwinc.com) or 844-529-8284 immediately

PARISH/SCHOOL/ORGANIZATION: \_\_\_\_\_  
 ADDRESS: \_\_\_\_\_  
 PHONE: \_\_\_\_\_ E-MAIL: \_\_\_\_\_  
 DATE OF ACCIDENT: \_\_\_\_\_ TIME OF ACCIDENT: \_\_\_\_\_  
 LOCATION OF ACCIDENT (INCLUDE CITY/STATE): \_\_\_\_\_  
 WERE THE POLICE CONTACTED? YES NO  
 IF YES, WHICH JURISDICTION? \_\_\_\_\_ RESP. # \_\_\_\_\_  
 VEHICLE: YEAR MAKE VIN  
 DRIVER EMPLOYEE YES NO  
 PHONE # WERE THERE ANY INJURIES? YES NO  
 IF YES, PLEASE DESCRIBE: \_\_\_\_\_  
 WAS VEHICLE DAMAGED? YES NO  
 IF YES, DESCRIBE DAMAGE: \_\_\_\_\_  
 IS THE VEHICLE DRIVABLE? YES NO  
 IF NOT, WHERE IS IT LOCATED? \_\_\_\_\_  
 OWNER OF OTHER VEHICLE OR PROPERTY: \_\_\_\_\_  
 DRIVER OF OTHER VEHICLE: \_\_\_\_\_  
 INSURANCE CO.: \_\_\_\_\_ POLICY NO.: \_\_\_\_\_  
 VEHICLE: YEAR MAKE PLATE NO.: \_\_\_\_\_  
 WAS OTHER VEHICLE DAMAGED? YES NO  
 IF YES, DESCRIBE DAMAGE: \_\_\_\_\_  
 WERE THERE ANY INJURIES? YES NO  
 IF YES, PLEASE DESCRIBE: \_\_\_\_\_  
 WITNESSES/PASSENGERS: \_\_\_\_\_  
 REPORTED BY: \_\_\_\_\_  
 PHONE: \_\_\_\_\_ DATE: \_\_\_\_\_



### Report of automobile accident

Describe what happened in your own words (who, what, where, when, why). Be specific in which direction you were driving and which lane you were in. (You may use diagrams if necessary.)

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# Coming Soon: Expedited Loss Reporting System

- Streamlined digital reporting
- Faster Submission Process
- Real-time tracking
- Improved Communication
- Reduce reporting delays



## PRODUCT LIABILITY USE CASE EXAMPLE

In this product recall scenario, the Gallagher Bassett (GB) Expedited Loss Application played a crucial role in managing a liability crisis for a retail chain in Southern Florida. The retailer faced a significant issue when a bad batch of oysters, affected by unexpected weather conditions, led to salmonella poisoning among consumers.

- Rapid Response with QR Code**  
A QR code was generated with a set of questions specifically designed to gather information about the time frame in which the oysters were sold. This QR code was placed in all retail locations, allowing affected customers to easily access the application and report their experiences.
- Custom Experience**  
The custom questions and ability to upload attachments (pictures, videos, etc.) allowed for a quick and seamless data collection process.
- Real-Time Notifications**  
As liability loss information was submitted through the application, the retail operations manager received immediate notifications. This enabled a prompt first review of the claims, allowing for effective triage and prioritization before claims were fully processed.
- Cost-Effective Solution**  
By leveraging the expedited loss application, the retailer was able to quickly gain critical information related to the incident, allowing for a swift response. This approach not only helped in managing the crisis effectively but also played a role in maintaining customer satisfaction and loyalty.



## APPLICATION FEATURES:

- Real-Time Loss Submission
- Efficient Data Entry
- Oversight and Dissemination
- Branch Assignments for Large Events
- Mobile and Web Accessibility
- Customizable QR Code Functionality
- Dual Authentication
- Support for All Lines of Business
- Attachment Uploads
- Session Timeout

## STANDARD OFFERINGS

- Access via URL/QR Code:** Accessible from the field or in the office
- Standard Questionnaires:** Pre-built questionnaires based on industry experience in each line of business
- Escalation Rules:** Incorporation of GB's standard escalation rules

## ENHANCED OFFERINGS

- The GB Expedited Loss Application offers enhanced features that allow for a high degree of client-specific tailoring:
- Custom Branding:** Clients can incorporate their custom logo throughout the application for consistent branding.
  - Customizable Questionnaires:** Questionnaires can be tailored to fit specific client needs for each Line of Business.
  - Client-Specific Escalation Rules:** Escalation rules can be customized based on the specific needs of the client.
  - Editable Verbiage:** Clients can edit the text on the initial screen and claim finish page to better align with their communication requirements.
  - Loss Notice Disseminations:** The application facilitates the automatic dissemination of loss notices to a client-specific email list, ensuring that all relevant stakeholders are promptly informed of new claims.



# Resources

- [Risk Management & Insurance FY2025 Manual | Mission Support](#)
- [Workers' Compensation Guide | Mission Support](#)

# Questions?

