

# WHY INCIDENT REPORTING IS IMPORTANT

Partnering With Your Insurance Providers

Let's take a look at an insured's responsibilities in the event of a claim, an incident, or an unwanted occurrence. Determining what incidents or unwanted occurrences will become an actual claim is not always possible. However, due diligence is in everyone's best interest.



## WHY YOU SHOULD REPORT EVEN IF IT'S NOT A CLAIM

Not all incidents result in claims, but every event deserves your due diligence. Reporting allows your insurance partners to take necessary steps early, helping protect your facility, your people, and your coverage. Think of it as a team effort.

### Here's what reporting typically includes:

- date, time, and place of an incident
- description of the incident
- name, address, and age of the resident or claimant
- all witness information

It is important to forward to your insurance partners every demand, notice, summons or other process received by the insured, along with any assertion of liability. Working together makes for a smoother process IF any claims are to be filed, and certainly for the best outcomes with the community.

Remember to always refer to your policy or agent for required reporting timelines



## WAIT... IS THIS A CLAIM OR AN INCIDENT?

### Let's break it down:

- A "*claim*" would be when a suit is served or the assertion of liability is made.
- An "*incident*" would be an occurrence that could result in a claim. As stated previously, while it's not possible to predict incidents resulting in a claim, reasonable assumptions are in order to determine reporting

Not every incident turns into a claim but that's exactly why early reporting is essential. When in doubt, report it.

## SO WHY IS REPORTING HELPFUL?

- ✓ Reporting keeps the facility in compliance, ensuring that coverage would respond if a claim develops.
- ✓ Early reports create the opportunity for collaboration between your facility and experts in Risk Management, Claims, and Legal Defense to support the best possible resolution.
- ✓ When incidents (and even near-misses) are reported, your Risk Management team can analyze the situation, identify improvements, and help implement changes to reduce future risk.
- ✓ Reporting incidents even when minor, shows transparency and a strong culture of accountability. This minimizes the risk of being seen as withholding or mismanaging information.

### One Last but Vital Thought...

The power of *clear communication, strong partnerships, and a proactive culture* cannot be overstated. We've found that when facilities prioritize these values, it not only improves outcomes after an incident, it can also prevent incidents from occurring altogether.

*By reporting early and thoroughly, you're not just complying with policy, you're strengthening your facility's protection and contributing to a safer, smarter future.*