

REPORTING GUIDELINES – EXCESS

AS OUTLINED BY THE EXCESS POLICY

A First Notice of Loss must be submitted within 30 days after the occurrence of any of the following events on an individual claim:

- The total paid Loss exceeds \$250,000 or the total incurred amount of Loss (paid and reserves) exceeds 50% of your specific retention, whichever occurs first;
- An injured Employee misses fifty-two (52) weeks of work as a result of the injury, even if the claim is being contested;
- An injured Employee has petitioned to be deemed, is accepted as, awarded, or found to be catastrophically or permanently and totally disabled under the Workers Compensation Law;
- An accident or disease exposure involving injury to two or more Employees;
- An Employee is diagnosed with cancer, heart disease, lung disease, infectious disease or other disease that is presumed to be, or found to be, compensable under the Workers Compensation Law.

Catastrophic claims must be reported immediately* (within 5 days), even if you are contesting liability, and include the following types of injuries:

- Fatality;
- Brain Injury;
- Paralysis of any part of the body;
- Spinal cord injury;
- Serious burn injury (burns over 25% or more of the body);
- Crushing or massive internal injury;
- Amputation of a major extremity;
- Partial or total loss of vision in one or both eyes.

***Telephone MEC at 636-449-7167 to report catastrophic claims**

A First Notice of Loss must be submitted within 30 days of your notice of a claim that may fall under Part Two – Employers Liability of the policy.

Please submit First Notice of Loss on our website at mecasualty.com along with copies of the most recent narrative medical report, nurse case manager report, check register and any legal summary reports. Unless specifically requested, it is not necessary to forward a complete copy of your file.

Please consult the individual policy for the specific reporting requirements that may apply. If you have any questions about the reporting requirements, please contact our claims department at 877-975-2667 or claims@mecasualty.com.