

# Failing to immediately report third-party bodily injuries puts everyone at risk



**Accidents happen**, but they're not always reported. Not reporting an incident vastly increases the odds that a lawyer will get involved for the wrong reasons.



**Claims costs multiply** when we settle to avoid expensive litigation—and multiply exponentially if the claim goes to court.



**Premiums go up** to offset the skyrocketing costs of bodily injury claims. Some businesses lose coverage as a result.



**Abusive third-party litigation is driving up general liability insurance costs.** We're committed to supporting you and those you do business with when injuries happen, but legal system abuse has been making that increasingly hard.

Predatory third-party litigation funding cost the U.S. economy an estimated **\$443 billion in 2023**.\*

## What you can do

Quickly reporting bodily injury incidents helps us gather pertinent information while it's still available and be prepared for a claim should one arise weeks or months later.

When someone other than an employee gets injured in your place of business, even if the injury's minor, **immediately report it to Liberty Mutual by phone (844-3-CLAIMS) or email ([businesslinesclaims@libertymutual.com](mailto:businesslinesclaims@libertymutual.com)) so we can investigate the incident and support the injured party.**

\*American Property Casualty Insurance Association

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