

Benefits of Prompt Injury Reporting

Prompt reporting of all work place incidents is a best practice for minimizing and controlling work place employee injury costs. Timely reporting can make a significant difference in the outcome of a reported claim.

Prompt reporting starts with employees reporting work place incidents immediately, or at least the same day. Employers need to report all employee incidents to their insurance carrier within 3 days from date of injury or date of employer knowledge. Preferably within 24 hours.

The benefits of prompt reporting include:

- **Proactive Medical Attention** - Timely knowledge can minimize the outcome of an incident by keeping a small injury from becoming a large claim through proactive attention and actions.
- **Decreased Employee Concerns and Anxiety** – It allows the employer and insurance carrier to promptly contact injured workers to answer their questions and advise them of their medical and disability benefits, if applicable. Prompt attention strengthens employee-employer culture, develops a positive rapport with the insurance carrier, and provides information and support to reduce the chance of litigation and unnecessary disputes.
- **Coordinated Early Return to Work Effort** – A benefit for everyone is to get the employee back to work as soon as possible. Return-to-work efforts include an accommodation for light duty, or modified work, when a medical provider allows an injured employee to return to work with restrictions. These efforts keep an injured employee in constant touch with their employer (they continue to be part of the culture).
- **Enhanced Evidence Gathering** – Prompt accident investigation can procure a higher level of truth to the information contributing to an incident. The more time that transpires from the time of the incident, the more information can be missed, changed, or adapted.
- **Limiting Treatment Cost and Fraud Exposure** – All late reported workers' compensation claims are exposed to increased medical treatment costs. Timely identification and early investigation of questionable claims can limit exposure from non-work-related injuries.
- **Avoiding Employer Penalties** – Monetary penalties created by legal standards increase the overall claim cost, when benefits are paid late, because of late reporting.

Prompt reporting can help minimize the effects workplace incidents have on a company's loss results.

There are no positive outcomes for late reporting.