



Amynta Work Comp Solutions

Prompt Claims Reporting



Why Prompt Claims Reporting Is Important

AWCS encourages employers to report work-related injuries within 24 hours.

Research done by the National Council on Compensation Insurance Inc. found that claims reported late can increase the cost of Workers' Compensation claims by 51%. Higher claims costs can drive your Experience Modification and premiums up.

Five Benefits of Timely Claims Reporting:

- **Organizational Welfare:** Reporting an injury on time results in prompt and appropriate medical treatment. Getting quick treatment for an employee may benefit their wellbeing. It may also allow for a quicker return to work, lowering hiring and training costs.
- **Reduces Legal Risk:** Employees who get injured at work, and see no action from their employers, often turn to attorneys for assistance, thus increasing the cost of the claim.
- **Identify Potential Fraud:** Reporting a claim late hinders the investigation as witnesses may no longer be available or key evidence may not be preserved.
- **Determining Compensability:** Late reporting may impact the ability to deny claims that aren't compensable, as many states have regulations that prohibit denials after a certain period.
- **Late Reporting Fines and Penalties:** Many states impose fines on employers who delay reporting workplace injuries beyond a certain period.

Claims Reporting Recommendations

- Establish a Claim Reporting Process
- After reporting a claim to AWCS, employers should maintain communication with their injured worker and designated Claims Examiner to return the employee back to work in a quick and safe manner.
- Educate supervisors on the importance of accident investigations.
- **OSHA Compliant Record-Keeping Practices-** OSHA maintains strict injury record-keeping requirements that businesses need to follow to avoid citations and fines.