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## Reasons to Report Workers' Compensation Claims Quickly

### Late reporting jeopardizes the investigation.



As time goes on, it will be harder for your insurance carrier to conduct an investigation to gather information to determine the cause and extent of the injury. If there is anything about the claim that you wish to dispute, it is more difficult without this early evidence.

### Claim costs can increase.

# 50%

the amount the cost of claims often jump when reported late



**\$13.2k**

average cost for claims reported one to two weeks after injury

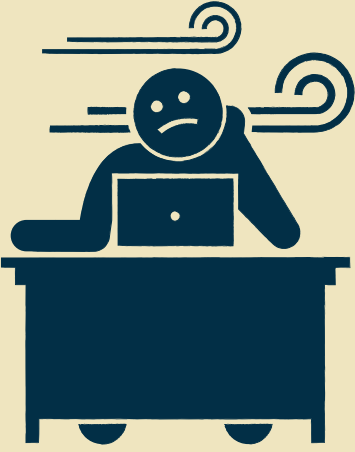
VS



**\$19.9k**

average cost for claims reported four weeks after injury

### It hurts employee morale.



Employees may feel that they are not valued because their injury seems to not be important to you.

This can result in a disgruntled employee, who now has no motivation to return to work (which means the claim costs will likely increase even more).

### The potential for litigation increases.

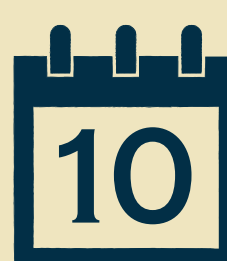
The longer a claim drags on, the higher the potential for litigation because the employee may seek additional medical opinions or treatment, or begin to wonder if the employer is retaliating against them for their injury.



### Reporting too late may violate state laws.



30 days is the amount of time employees have to notify their employer of their work-related injury in New York state



10 days is how long after the initial report that the employer has to report the incident to the New York Workers' Compensation Board

Developed by

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Sources

Jensen, Cerrina. "Reporting Claims Later Can Double the Cost, Report Finds." CoreMark Insurance Services Inc, 16 June 2015, [coremarkins.com/reporting-claims-later-can-double-the-cost-report-finds/](http://coremarkins.com/reporting-claims-later-can-double-the-cost-report-finds/).

Mathy, Jodi. "Reporting Workers Compensation Claims: 5 Reasons to File 'Em Fast!" HNI Risk Advisors, [www.hni.com/blog/bid/83367/reporting-workers-compensation-claims-5-reasons-to-file-em-fast](http://www.hni.com/blog/bid/83367/reporting-workers-compensation-claims-5-reasons-to-file-em-fast).