

5 benefits of promptly reporting workers compensation claims.



Workers compensation protects both employers and employees. It offers financial and medical support for team members who are injured on the jobsite. And, it helps business owners prevent lost income, lost time, and potential lawsuits. But for the coverage to work effectively, it's critical to report workers compensation claims promptly. Why is immediate reporting so important? Read on to learn our top five benefits of promptly reporting workers compensation claims.

1. **It restores operations quickly.** When an employee is injured on the job, it can disrupt the workflow and cause delays. Reporting claims immediately helps the injured party get the care they need. It can also help you get the replacement hands you need, whether that's calling on another team member to cover the work or hiring a temporary replacement worker. Doing all of this quickly and efficiently can minimize potential downtime and get you back to normal operations faster.
2. **It prevents further injuries.** Workers compensation claims can help you identify potential safety hazards in your workplace. By reviewing incident reports, you can see where most accidents and injuries are occurring, if there are patterns, and how these events can be prevented in the future. Maybe multiple injuries have been reported on one piece of machinery, or at a specific step in your process. With that knowledge, you can fix areas of risk, implement new safety solutions, and get the team up to speed to prevent these injuries moving forward.
3. **It helps you avoid penalties/fees.** Many states require employers to report claims within a specific time frame. Failure to do so can result in fines and penalties. On top of that, employers may be subject to higher insurance premiums if they have a history of late reporting. By reporting workers compensation claims right away, employers can avoid these additional costs and penalties while keeping the team safer.

4. **It secures proper medical treatment ... quickly.** The most important benefit of reporting workers compensation claims promptly is that it helps the injured employee get medical treatment as soon as possible. Delayed reporting can result in delayed medical treatment, which can worsen the team member's condition and lead to long-term complications. To help employers along in this process, some carriers, including Frankenmuth Insurance, provide complimentary injury triage services. This service (not available in the state of Ohio) provides access to a healthcare professional who can expedite care and treatment options for injured team members. Additionally, a First Report of Injury is automatically written and forwarded to the insurance company.
5. **It shows support for your team.** As an employer, one of your responsibilities is to prioritize the health and wellbeing of your team. Handling workers compensation claims promptly and seriously demonstrates your commitment to your employees, their health and wellbeing, and their fast recovery. It builds a more positive, respectful work environment and shows you care about each person, not just the job at hand.

Both employers and employees experience benefits of promptly reporting workers compensation claims. That's why employers should have clear protocol in place for reporting, and employees should be educated on reporting accidents, injuries, and illnesses on the job. By working together, your workplace can be safer and healthier for everyone there.

Looking to add even more safety? Talk to a local, independent agent about our coverage today.