



# WORKERS' COMPENSATION CLAIMS

IN A STUDY PUBLISHED BY THE HARTFORD FINANCIAL SERVICES GROUP, IT WAS FOUND THAT:

Claims reported **during the second week after an occurrence had an 18% higher** average settlement than that for claims reported during the first week.

Waiting until the **third or fourth week resulted in claim costs that were about 30% higher.**

Claims that were not reported until **one month after the occurrence were typically 45% higher.**

According to the study, back injuries were particularly sensitive to delayed reporting. **Waiting just one week to report a back injury typically results in a 40% increase** in the ultimate cost of the claim.

For alternative return to work ideas, click [here](#).