

# What Makes a Workers Compensation Claim Go “Bad”



Many people believe bad workers compensation claims are those with serious injuries, but this is not always the case. Many claims get “spoiled” in the process. Below are seven characteristics of claims that cause a headache for both the employee and the employer.

1. The claim was reported late to the employer.
2. The claim was reported late to the carrier.
3. Paperwork was incomplete.
4. Medical treatment was delayed.
5. Injury was reported to the wrong person.
6. No witness to the injury.
7. Injury caused by unsafe work practices.

Similar to food, it's simple to prevent claims from going “bad”. Make sure they are reported immediately and keep an eye on the above 7 steps to help prevent the claim from developing into an even worse headache.

This write-up was posted on the Heffernan Insurance blog at <http://heffins.wordpress.com> on November 22nd. If you would like more information or assistance with claims handling, please contact Steve Parkhurst at [stevep@heffins.com](mailto:stevep@heffins.com).