



The High Cost of Delay:

Why Timely Claim
Reporting Protects
Employees and Budgets

Prompt incident reporting ensures employees receive timely medical care and allows claims to be managed efficiently.

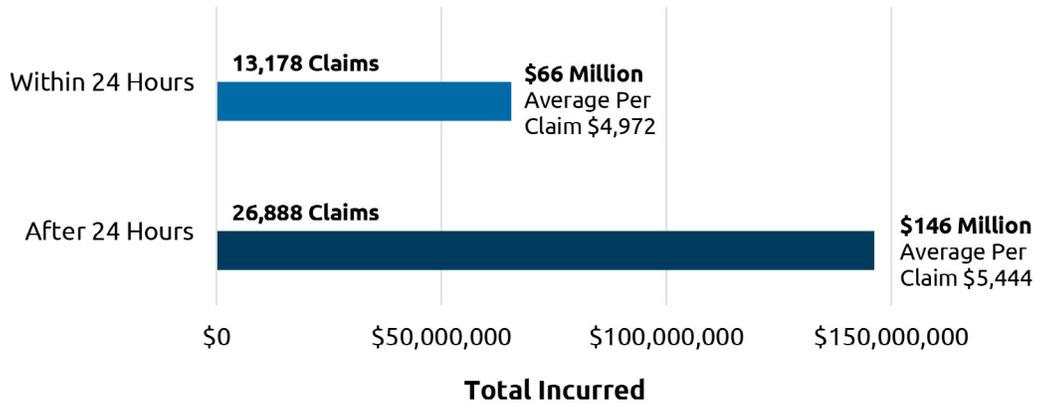
“...it is imperative that all injuries, no matter how minor they may seem, are reported to CIRMA immediately.”

Lag Time: the period between when an injury or incident occurs and when it is reported to the insurance provider.

Introduction

No matter how safe our workplaces strive to be, incidents and illnesses can still occur. When they do, it is essential to respond quickly by implementing measures to prevent similar incidents. Furthermore, it is imperative that all injuries, no matter how minor they may seem, are reported to CIRMA immediately.

CIRMA Workers' Compensation Lag Time Analysis



Lag time is defined as the period between when an injury or incident occurs and when it is reported to the insurance provider. Over the past five years, workers' compensation claims among CIRMA members have totaled more than **\$212 million**. The data clearly show the impact of timely reporting: on average, claims reported **after 24 hours** cost almost 10% more than claims reported within one business day. Between July 1, 2020, and November 13, 2025, 13,178 claims were reported *within 24 hours*, totaling \$65.5 million in claim costs, with an average of **\$4,972 per claim**. By comparison, the number of claims reported *after 24 hours* more than doubled to 26,888, costing over \$146.2 million, with an average **\$5,444 per claim**.

Prompt incident reporting ensures employees receive timely medical care and allows claims to be managed efficiently. Given the clear benefits of timely reporting, the questions become:

- **Why do employees delay reporting their injuries?**
- **Why do supervisors delay reporting incidents and injuries to CIRMA?**

Even with prompt internal reporting, delays can still occur between when an injury or illness happens and when it is formally reported to CIRMA. This 'lag time' can happen at multiple points: when an employee delays notifying their supervisor, or when a supervisor delays reporting the incident to CIRMA. According to the Public Risk Management Association (PRIMA)¹, several factors can contribute to reporting delays:

- **Perceived minor injury:** Employees may believe their injury is not severe enough to report.
- **Peer pressure:** Coworkers may discourage reporting an injury due to safety goals or cultural norms.
- **Fear of discipline:** Public entities that discipline employees for getting hurt may unintentionally discourage staff from reporting injuries.
- **Perceived hassle:** Employees may believe the reporting process will be a hassle or create additional difficulties for them.
- **Embarrassment:** Employees are often embarrassed by their injuries and may avoid reporting them.

¹ https://primacentral.org/education/podcasts-blog/a-new-approach-to-controlling-lag-time/?post_type=prm-podcasts-blog&prm-podcasts-blog=a-new-approach-to-controlling-lag-time

CIRMA encourages all members to **report Workers' Compensation claims within 24 hours.**

"When an injury is not addressed promptly, it can have serious implications beyond the immediate medical concern."

- **Interferes with primary tasks:** With many competing responsibilities, reporting an injury may become a secondary priority or be overlooked entirely.

When an injury is not addressed promptly, it can have serious implications beyond the immediate medical concern. Employees may become frustrated, anxious, or distrustful if they feel their injury is being overlooked or minimized. This erosion of trust can impact workplace culture, morale, and even productivity. In some cases, employees may seek legal representation or file formal claims, which often leads to significantly higher claim costs and extended resolution timelines. Delays in reporting also make it more challenging to investigate the incident accurately, gather witness statements, and implement corrective measures, which can increase our members' liability exposure.

The Benefits of Prompt Incident Reporting

CIRMA encourages all members to **report Workers' Compensation claims within 24 hours.** While we recognize that reporting a workers' compensation claim within one day can be challenging for our members, all claims must be submitted no later than three business days.

Benefits of reporting occupational injuries and illnesses within 24 hours:

- **Efficient claims handling:** Timely notice allows supervisors and CIRMA to respond quickly, improving overall claim management and outcomes.
- **Timely care:** Ensures that employees receive medical attention quickly, reducing the risk of complications.
- **Ensure claim accuracy:** Immediate reporting captures details while they are fresh, reducing errors, disputes, and delays.
- **Reduced liability:** Quick reporting can prevent claims from escalating, minimizing potential legal action and exposure.
- **Return-to-Work:** Prompt reporting helps minimize lost time and supports employees in reporting to work as soon as medically appropriate.

Best Practices for Prompt Incident Reporting

- Develop a clear **incident reporting policy and procedures** for how and when incidents must be reported that include the following key elements:
 - Assign a designated supervisor responsible for documenting each reported incident and submitting it to CIRMA within 24 hours.
 - Define alternative reporting procedures when a supervisor cannot be immediately notified or is involved in the incident.
 - Provide employee training on reporting requirements for workplace injuries or illnesses. Ensure employees understand the importance of timely reporting and accuracy.
 - Outline acceptable reporting methods and provide contact information for the designated supervisor (e.g., phone, email, incident form, CIRMA's online claim reporting portal, CIRMA ClaimCentralSM).
 - Require employees to report all workplace incidents, injuries, and illnesses to a designated supervisor as soon as possible, within 24 hours of the incident.
 - Ensure that all incident reports are completed thoroughly and forwarded to CIRMA within the required timeframe (24 hours).
 - Ensure these policies and procedures are communicated and understood by all employees through a signed acknowledgement form.
 - Define recordkeeping responsibilities, retention timelines, and procedures for incident review to identify trends.
- Develop a Return-to-Work Program that supports injured employees with structured plans, temporary accommodations, and recovery monitoring to ensure a safe, timely return.

- Consider conducting regular safety training to reinforce safe work practices and prevent injuries. By addressing risks at their root cause, organizations can reduce the frequency of workplace incidents and minimize the need for reporting and the potential for lag time.
- Encourage open communication in the workplace to ensure employees feel comfortable reporting injuries without fear of blame.
- Establish expectations for timely communication between employees and supervisors about return-to-work procedures and medical documentation requirements.
- Contact CIRMA Claims Management Staff for direction and assistance at **203.946.3777**.

The CIRMA Promise: CIRMA ClaimCentralSM

Easy claim reporting. Compassionate Claim professionals. The support you need along the way. That's the CIRMA promise.

Injured employees recover best when they feel their entity truly cares and supports their return-to-work efforts, and CIRMA is here to help. Work-related injuries can impact many aspects of an employee's life, and CIRMA's claims professionals, dedicated to Connecticut's public sector, play a key role in identifying and addressing these concerns. Prompt reporting is a critical part of this process, ensuring employees receive timely support and the best chance for a successful recovery.

Help us help you. Report losses as soon as possible. The earlier you contact CIRMA to report a loss, the earlier we can help. Members can report claims 24 hours a day, 7 days a week, through various convenient options.

New to the claim reporting process? Here are some helpful resources:

- [CIRMA ClaimCentral Portal Guide](#)², includes frequently asked questions and helpful tips for using [CIRMA ClaimCentral](#)³.
- [CIRMA Injury Reporting Worksheet](#)⁴, an Injury Reporting Worksheet that can assist members in documenting and submitting injury claims accurately and efficiently. This form is provided for your convenience and records, so don't worry about submitting it to CIRMA.

For more information on this topic, please contact your CIRMA Risk Management Consultant.

² <https://downloads.ccm-ct.org/pdf/ClaimCentral/ClaimCentralTipsForSuccess-QA-083022.pdf>

³ <https://claimcentral.cirma-ct.org/ClaimApplication/app/html/index-policyholder.html#!/auth/login>

⁴ <https://downloads.ccm-ct.org/pdf/ClaimCentral/CIRMA-Injury-Reporting-Worksheet-032421v2-live.pdf>

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