CompShield

WORKERS’ COMP COST-LEAK CHECKLIST

A Titanium Defense Group company · wcreporting.com

Where employers lose money on workers’ comp — and how to plug it.

Run down this list against your own program. Every box you can’t confidently check is money leaking out the door. CompShield closes these leaks for employers, brokers, and staffing & healthcare agencies every day.

- [ ] **Injuries reported late**
  Report every injury the same day through a structured intake — late claims cost more and invite disputes.
- [ ] **Incomplete first reports**
  Capture the full picture at intake: who, what, when, where, witnesses, and evidence.
- [ ] **No witness statements**
  Collect signed statements while memories are fresh — they win contested claims.
- [ ] **No red-flag screening**
  Screen every claim for fraud indicators (delayed report, no witnesses, Monday claims).
- [ ] **Claims never contested**
  Investigate and dispute questionable claims instead of paying by default.
- [ ] **Reserves set high, never revisited**
  Review and challenge reserves — the day-one number is rarely the right one.
- [ ] **Carrier / TPA left unmanaged**
  Hold adjusters accountable to the file and the timeline.
- [ ] **Missed subrogation / third-party recovery**
  Flag third-party involvement early and pursue what’s owed.
- [ ] **No return-to-work program**
  Offer light-duty roles — indemnity is the most expensive part of a claim.
- [ ] **Employees out longer than necessary**
  Coordinate medical care and return-to-work actively.
- [ ] **Medical costs unmanaged**
  Scrutinize treatment plans and bills for what’s reasonable and related.
- [ ] **The same injuries repeating**
  Do root-cause analysis and track corrective actions so they don’t recur.
- [ ] **Experience mod not tracked**
  Monitor your mod and loss runs — and project the impact before renewal.
- [ ] **No safety / loss-prevention effort**
  Address the hazards actually driving your claims.
- [ ] **Weak documentation for disputes**
  Keep defensible, e-signed, time-stamped records on every claim.
- [ ] **No single point of accountability**
  Assign an owner to every claim so nothing slips.

You don’t have to plug these leaks alone.

CompShield manages claims end-to-end through our secure, HIPAA-compliant WC Reporting portal: fast structured intake, built-in fraud flags, e-signed witness & claimant statements, reserve and carrier/TPA oversight, subrogation recovery, and return-to-work — every claim turned into a defensible, cost-controlled record.

Checked a lot of empty boxes?

Get a free, no-obligation claim review — we’ll show you where your program is leaking and how much you can recover.

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