



TeleCompCare®

# Reducing Lag Time and Improving Claim Outcomes

The National Council on Compensation Insurance (NCCI) has published a report that shows claim reporting within 0-3 days from the date of injury (DOI) results in less litigation and better claim outcomes. As report lag time increases and attorneys become involved, claims become more complex, more costly and can take longer to resolve. Claims with more than a two-week delay in reporting tend to result in the use of lump-sum payments and a lower closure rate.<sup>(1)</sup>

When claims are promptly reported through TeleCompCare®, a registered nurse can quickly assess the injured worker. Once the injured worker has been assessed the new claim data will be sent electronically to their employer and the appropriate AF Group insurance carrier. A new claim is automatically created for the injured worker, eliminating the need for the employer to report the injury.

Receiving the claim sooner allows AF Group claim representatives to immediately begin helping the injured worker and develop a rapport as they guide them through the workers' compensation process. By showing the injured worker empathy and understanding, lower litigation rates and better outcomes can be expected.

Most claims that begin with TeleCompCare® experience a lag time of three days or less, resulting in a better claim experience — and lower costs — for the injured worker and the employer.

**TeleCompCare® lag time  
Since 2019**

**64%** Within 24 Hours

**24%** Within 1-3 Days

**88%** Total 0-3 Days

(1) "The Relationship Between Accident Report Lag and Claim Cost in Workers' Compensation Insurance," Jan. 2015, NCCI.

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