

How to Report an Injury at Work

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8 Steps for Reporting Injuries in the Workplace

When a workplace injury occurs, there are procedures that must be followed by both the employer and the injured employee to be compliant with workers' compensation laws. These requirements could vary from state to state, but most of the general responsibilities for both parties apply across the country.

Having an [employee injury response procedure](#) in place will help to make sure the injured worker gets prompt care and will assist in making the worker's compensation claim process go smoothly. Here's what to do when a workplace injury occurs:

How Do I Report an Injury at Work?

1. Assess the condition of the injured worker and determine if medical treatment is needed. If the injured employee needs immediate medical assistance, call 911.
2. If the employee requires medical attention, but 911 isn't needed, a manager should take the injured employee to a medical facility, such as urgent care. The manager should alert the healthcare provider that the injury is work-related. They should also provide the name of the company and the name of the workers' compensation carrier.
3. If an employee only requires first aid and doesn't want to go to a medical facility, this can be provided on-site. The incident will still need to be documented.
4. After the injured employee has been taken care of, report the injury to your workers' compensation carrier. All injuries, from minor to major, must be reported within 24 hours of the incident. Matt Zender, senior vice president of workers' compensation strategy shares, "There have been studies that show that reporting claims in a timely manner can reduce the ultimate payout of the claim and ensure that the injured worker is receiving appropriate care."
5. Fill out a First Report of an Injury. This can be reported electronically or via the phone. This form provides information on the employee, employer, insurance carrier and medical practitioner to begin the [claims process](#). This needs to be filed with the workers' comp carrier and the injured employee. Check with your state workers' compensation bureau for the proper form.
6. Provide the workers' comp carrier with as much information about the incident as possible, including the date, time of the injury, employee name, where the injury occurred, what the employee was doing at the time of the injury, which body parts were injured, which medical facility the employee went to, etc.
7. The workers' compensation insurance carrier will determine whether a claim is approved or denied based on the circumstances around the injury. If it is approved, the employee can accept the payment offered to cover items like medical bills and lost wages. If the claim is denied, the employee can appeal the decision.
8. Once the injured employee is healthy enough, he or she will [return to work](#) (either full-time or in a limited role) unless the injury leaves them totally disabled.

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OSHA Requirements for Reporting a Workplace Injury

All workplace injuries must be reported to your workers' compensation carrier and to federal agencies. The Occupational Safety and Health Administration (OSHA) requires serious workplace injuries (those that require hospitalization, amputation or a loss of an eye) and fatalities to be documented and [reported to them in person, online or via the phone](#). All employers under OSHA jurisdiction must report the incidents, even those that might be exempt due to the company size or industry. The OSHA report requires the following:

- Business name
- Names of employees affected
- Location and time of the incident
- Brief description of the incident
- Contact person and phone number

The [information supplied on the form](#) helps employers, workers and the agency evaluate the safety of a workplace, understand industry hazards and implement worker protections to reduce hazards and prevent future workplace injuries or illnesses.

OSHA requires that an employer document the injury or illness in the OSHA Form 300 log within seven days of the accident. Companies are required to notify OSHA when an employee is killed on the job or suffers a work-related hospitalization, amputation, or loses an eye. A fatality must be reported within eight hours of the incident occurring. Any in-patient hospitalization, amputation or eye loss must be reported within 24 hours.

Every year, between February and April, employers with over 250 employees and those with 20-249 employees in certain industries with higher injury rates are required to submit the "[Summary of Work-Related Injuries and Illnesses-OSHA form 300A](#)." The form, submitted to OSHA electronically, details the injuries or illnesses recorded on the Form 300 log the previous year. These records are then kept on-site for at least five years.

Small Business Workers' Compensation Coverage from AmTrust

Workplace accidents can cost businesses thousands of dollars every year in medical and other expenses. [AmTrust Financial](#) knows that safety training is key to a proactive approach to minimizing injuries, incidents and controlling costs. [Contact Amtrust's Loss Control](#) team for more information about creating a customized workplace safety program for your organization.

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