Injury Reporting Best Practices — Step-by-Step Guide

First 24 Hours Checklist

Proper injury reporting within the first 24 hours is critical for protecting your employees, managing claims costs, and ensuring regulatory compliance. Follow each step in order and check off items as you complete them.

PRIORITY ACTIONS — Complete within the first 60 minutes after any workplace injury.

STEP 1 SECURE THE SCENE & PROVIDE FIRST AID

Immediately (0–15 minutes)

- ☐ **Ensure the safety of the injured employee** and all bystanders
  Remove individuals from danger. Do NOT move the injured person unless there is imminent risk.
- ☐ **Call 911 if the injury is life-threatening** or requires emergency medical care
  Provide the dispatcher with your exact location, nature of injury, and number of people affected.
- ☐ **Administer first aid** using trained personnel and on-site first aid supplies
  Only provide care within your training level. Document all first aid measures taken.
- ☐ **Secure and isolate the incident area** to prevent further injuries
  Use barriers, cones, or caution tape. Do not allow cleanup or equipment changes until investigation is complete.
- ☐ **Assign someone to meet emergency responders** if EMS has been called

PRO TIP: *Keep a charged phone and updated emergency contact list at every job site. Seconds matter.*

STEP 2 NOTIFY KEY PERSONNEL

Within 30 minutes

- ☐ **Notify the direct supervisor or site manager** of the incident
  If the supervisor is unavailable, escalate to the next level of management immediately.
- ☐ **Contact your company's HR department** or safety officer
  Provide a brief verbal summary: who, what, when, where, and current status.
- ☐ **Notify your insurance broker** (First Underwriters: 425-242-5357)
  Early reporting can reduce claim costs by 18–30%. Your broker can guide next steps in real time.
- ☐ **Determine if OSHA notification is required**
  Fatalities must be reported within 8 hours. Amputations, loss of an eye, or inpatient hospitalization within 24 hours.
- ☐ **Notify the injured employee's emergency contact** if appropriate

PRO TIP: *Document the exact time you notified each party. This creates a defensible timeline for regulators and adjusters.*

STEP 3 DOCUMENT THE INCIDENT

Within 1–2 hours

- ☐ **Complete the Incident Report Form** while details are fresh
  Use the companion Incident Report Form template. Be factual—avoid opinions or blame.
- ☐ **Photograph the scene** from multiple angles before anything is disturbed
  Include wide shots, close-ups of hazards, equipment involved, lighting, and floor conditions.
- ☐ **Collect witness statements** individually and in writing
  Interview witnesses separately to avoid group influence. Record their name, title, and contact info.
- ☐ **Preserve physical evidence** (defective equipment, PPE, materials)
  Tag and secure items. Do not repair, discard, or alter anything related to the incident.
- ☐ **Note environmental conditions** (weather, lighting, noise, temperature)
  Conditions at the time of the incident may differ from conditions hours later.
- ☐ **Record the employee's own account** of what happened
  Allow them to describe events in their own words. Do not coach or lead their statement.

***PRO TIP:** Smartphone timestamps on photos are excellent evidence. Create a dedicated folder for each incident.*

STEP 4 ARRANGE MEDICAL CARE & FOLLOW-UP

Within 2–4 hours

- ☐ **Direct the employee to an approved medical provider** (if not already at ER)
  Use your company's designated occupational health clinic when possible for consistent reporting.
- ☐ **Provide the medical provider with a job description** and physical demands analysis
  This helps the physician make accurate work restriction and return-to-work decisions.
- ☐ **Ensure a drug/alcohol test is administered** if required by company policy
  Many policies require post-incident testing. Delays beyond a few hours can invalidate results.
- ☐ **Obtain the initial medical report** and any work restriction documentation
  Request a copy of the treating physician's notes and any restrictions before the employee leaves.
- ☐ **Review and offer modified/light duty** options to the employee
  Having a transitional duty program ready reduces lost time and demonstrates good faith.

***PRO TIP:** Establish a relationship with a local occupational health clinic BEFORE an incident occurs. Familiarity speeds the process.*

STEP 5 FILE THE WORKERS' COMPENSATION CLAIM

Within 4–8 hours

- ☐ **Complete and submit the state's First Report of Injury** form
  In Washington State, file the Report of Industrial Injury or Occupational Disease (ROI) with L&I.
- ☐ **Provide the injured employee with claim filing information**
  The employee should understand their rights, the claims process, and who to contact with questions.
- ☐ **Forward all documentation to your insurance carrier/broker**
  Include the incident report, photos, witness statements, medical records, and any OSHA logs.
- ☐ **Log the incident in your OSHA 300 log** if it meets recording criteria
  Recordable injuries include those requiring medical treatment beyond first aid, restricted duty, or lost time.
- ☐ **Create a claim file** with all documents organized chronologically

> ***PRO TIP:*** *Late filing is the #1 reason for inflated claim costs. Filing within 24 hours saves an average of $2,000–$4,000 per claim.*

STEP 6 INVESTIGATE ROOT CAUSE & IMPLEMENT CORRECTIVE ACTIONS

Within 8–24 hours

- ☐ **Conduct a root cause analysis** of the incident
  Go beyond the surface. Ask "Why?" at least five times to uncover systemic issues.
- ☐ **Identify and document contributing factors**
  Consider training gaps, equipment condition, supervision, procedures, and environmental hazards.
- ☐ **Develop specific corrective actions** with assigned owners and deadlines
  Each action should be measurable and have a clear responsible party and target completion date.
- ☐ **Communicate lessons learned** to all relevant employees
  Hold a safety briefing or toolbox talk. Focus on prevention—not blame.
- ☐ **Update safety procedures, training materials, or equipment** as needed
  If a policy gap contributed to the incident, revise it immediately and distribute updates.
- ☐ **Schedule a follow-up review** within 30 days to verify corrective actions are complete

> ***PRO TIP:*** *Document corrective actions in writing. Insurers and regulators want to see a proactive safety culture, not just reactive responses.*

STEP 7 COMMUNICATE & SUPPORT THE EMPLOYEE

Ongoing (first 24 hours & beyond)

- ☐ **Check in with the injured employee** to express concern and provide support
  A genuine, empathetic conversation within 24 hours reduces litigation risk significantly.
- ☐ **Assign a single point of contact** for the employee throughout the claims process
  Confusion about who to call creates frustration and erodes trust.
- ☐ **Provide written information** about the claims process and the employee's rights
  Include contact numbers for the claims adjuster, HR, and your insurance broker.
- ☐ **Discuss return-to-work expectations** and transitional duty options
  Employees who understand the plan recover faster and feel more valued.
- ☐ **Document every communication** with the employee regarding the injury
  Notes should include date, time, participants, and a summary of what was discussed.

> ***PRO TIP:*** *Injured employees who feel cared for are 50% less likely to hire an attorney. Empathy is your most powerful claims management tool.*

CHECKLIST COMPLETED BY:

Name: _____ Title: _____

Date: _____ Time: _____

CONFIDENTIAL — This document is for internal use only and should be retained with the corresponding Incident Report Form. For questions or assistance, contact First Underwriters Insurance Brokers at (425) 242-5357.