Workers' Compensation Claims Kit

What to do when an employee is injured. Keep this kit at every facility.

Fast, organized claim reporting protects your injured employee, controls claim costs, and keeps your experience mod from drifting. Studies across the industry consistently show that claims reported late cost significantly more than claims reported within days. Use this kit the moment an injury happens.

Important: your insurance carrier's own claims kit, forms, and reporting instructions always govern. If your carrier provided a claims kit at binding, use it and report through the carrier's designated method. This Bedrock kit is a supplement to help your team act quickly, not a replacement for your carrier's materials.

STEP 1 · GET MEDICAL CARE

- For emergencies, call 911 or send the employee to the nearest emergency room. Medical care always comes first.
- For non-emergencies, direct the employee to your designated occupational clinic or Medical Provider Network (MPN) facility if your program uses one.
- Never discourage an employee from seeking treatment or reporting an injury.

STEP 2 · PROVIDE THE CLAIM FORM

- Give the employee your state's workers' compensation claim form promptly. Many states set a strict deadline, often one working day (California's DWC-1, for example).
- Operating in multiple states? Each state has its own claim form and deadline. Ask Bedrock if you're unsure which applies to a location.
- Keep a copy of the completed form for your records.

STEP 3 · REPORT TO YOUR CARRIER IMMEDIATELY

- Use your carrier's claims kit and designated reporting method (phone, online portal, or email) exactly as instructed in your policy materials.
- Report every injury to your workers' compensation carrier within 24 hours, even if it seems minor and even if the employee declines treatment.
- Your carrier's claim reporting phone number and online portal are on your policy and on the insurance ID information Bedrock provided at binding. Keep them posted where supervisors can find them.
- Do not wait to investigate fully before reporting. Report first, supplement later.

STEP 4 · DOCUMENT THE INCIDENT

- Employee name, job title, department, and date of hire
- Date, time, and exact location of the injury
- Description of how the injury occurred, in the employee's own words
- Body part(s) affected and nature of the injury
- Names and statements of any witnesses

- Photos of the scene, equipment involved, and any hazard
- Whether the employee was taken off work, and by whom

STEP 5 · STAY ENGAGED

- Check in with the injured employee regularly. Employees who feel supported return to work sooner and litigate less.
- Offer modified or transitional duty whenever medically appropriate. Return-to-work programs are the single biggest lever on claim cost.
- Forward all medical status reports, work restrictions, and attorney letters to your carrier adjuster the day you receive them.

QUICK REFERENCE · POST THIS PAGE

DESIGNATED CLINIC / MPN	
CARRIER CLAIM REPORTING PHONE	CARRIER ONLINE PORTAL
POLICY NUMBER	STATE CLAIM FORM DEADLINE
BEDROCK GLOBAL: 818-937-1827 · CONTACT@BEDROCKGLOBALINS.COM	

CLAIM REPORTING WORKSHEET

EMPLOYEE NAME	DATE OF INJURY
JOB TITLE	DATE OF HIRE
TIME OF INJURY	LOCATION
HOW THE INJURY OCCURRED (EMPLOYEE'S OWN WORDS)	
BODY PART(S) INJURED	TREATED WHERE
WITNESS NAME(S)	PHONE

REPORTED TO CARRIER ON (DATE / TIME)	CLAIM # (WHEN ASSIGNED)

SUPERVISOR COMPLETING THIS WORKSHEET	DATE

HOW BEDROCK HELPS

- Claim advocacy: we monitor open claims, push for timely reserve reviews, and pressure stale files.
- Experience mod management: we verify the data behind your mod and project where it's headed.
- Audit support: we review premium audit results before you pay them.

Questions on any claim, any time: 818-937-1827 or contact@bedrockglobalins.com.

DISCLAIMER: This kit is provided by Bedrock Global Insurance Services, Inc. for general informational purposes only. It is not legal advice and does not modify, interpret, or replace your insurance policy or your carrier's claims kit, forms, and reporting instructions, which always control. Claim reporting requirements and deadlines vary by state and by policy. Always refer to your policy, your carrier's materials, and applicable state rules. Contact Bedrock with any questions at 818-937-1827 or contact@bedrockglobalins.com.