



## INCIDENT REPORTING PROCEDURES

### Participant Injury

#### 1. Medical Attention

Get the injured participant proper medical attention ASAP. Do not transport the injured participant to urgent care, hospital, etc., ways call for an ambulance or have their family transport them to hospital. If injury is significant you may want to follow them to care.

#### 2. Report to Granite Insurance

Report the participant injury to Granite by sunset that day (call or email). Have as much pertinent information as possible: Name of participant, date of injury, description of incident and specific incident location.

#### 3. Photos and Equipment

Take photos of the area where the accident occurred, and of all the equipment that was being used. Does any equipment need to be retired for evidence?

#### 4. Incident Report & Witness Statements

Complete your incident report with factual information. Do not form opinions of what happened, what could have caused the incident, etc. Write down facts only! Also, collect witness statements and contact info & **Send this info to Granite Insurance.**

#### 5. Post Incident Follow-Up

Follow-up with the injured participant within 1-3 days of the incident. How are they doing? What is the status of their medical visit? Show that you care for them! Do not answer any questions about insurance or negligence (fault) regarding the injury/incident.

#### 6. Next Steps

At this point, all communication should be between the insurance company adjuster and the injured participant. If you receive any additional correspondence from the participant, please forward to the insurance company.

### Employee Injury

#### 1. Medical Provider Selection

Have a pre-arranged medical provider before the incident. This medical provider should be familiar with your company and its operations.



## INCIDENT REPORTING PROCEDURES

### 2. Medical Attention

Get the injured employee proper medical attention (urgent care, etc.). You should stay with the injured employee during their visit to the doctor. At urgent care, let the physician know that it is your goal for the employee to be able to return under a light duty program ASAP.

*\*Take Request for WC Medical Info Form with them*

### 3. Report to Granite Insurance or Carrier

Report the employee injury to Granite Insurance by ***sunset that day*** (call or email). *\*Notify OSHA (1-800-321-6742) within 24 hours if hospitalization, amputation or loss of an eye or 8 hours if a fatality.*

### 4. Report to Insurance Company

Complete state specific WC Injury Forms to send to insurance company and CC Granite Insurance.

### 5. Return to Work / Light Duty

It is the goal to get the employee back to work before they miss three (3) days of work. This is very important to help control your experience mod. The injured employee may be assigned to any appropriate light duty position that the doctor approves. (If possible)

### 6. Normal Condition

Your organization, workers compensation company, doctors, etc., work together to get the employee back to normal working condition in the quickest time possible.

**Red Flags:** If you notice any red flags regarding an employee or participant injury please document these and let Granite Insurance and your insurance company know.

**Additional Info:** If you receive any additional information (medical bills, new evidence, etc.), please report or send this information immediately to the claims adjuster.

**Media Interaction:** Your company should have one designated person for interaction with media during an unfortunate event. An appropriate comment is, "We are deeply sorry that the event occurred. We are cooperating with authorities and an investigation of what happened is still underway."