CHECKLIST

# Workers' Comp & Workplace Safety Checklist

Protect your people and your premium — coverage, prevention, claims handling, and return-to-work.

SPIRIT HR · RESOURCE CHECKLIST

Workers' comp costs are largely within your control. Strong coverage, prevention, and claims handling protect your people *and* your premium.

## Get coverage right

- [ ] Coverage active in every state where you have employees.
- [ ] Employees assigned the correct job classification codes.
- [ ] Certificates of insurance (COIs) issued where required.
- [ ] Payroll and class codes reviewed for accuracy before audit.

## Prevent injuries

- [ ] Written safety program in place and accessible.
- [ ] Job hazard assessments completed for higher-risk roles.
- [ ] Regular safety training and refreshers documented.
- [ ] PPE provided and its use enforced.
- [ ] Routine workplace inspections and hazard fixes.

## When an injury happens

- [ ] Get the employee prompt medical care.
- [ ] Report the claim to your carrier quickly.
- [ ] Investigate and document what happened.
- [ ] Record on the OSHA 300 log if required.

## Manage the claim & protect your rate

- [ ] Stay in contact with the injured employee and the adjuster.
- [ ] Offer a **modified / return-to-work** program to speed recovery.
- [ ] Track your experience modifier and open claims.

- [ ] Review closed claims for prevention lessons.

### Not sure where you stand?

Spirit HR handles payroll, benefits, workers' comp, and HR compliance for growing businesses — with a dedicated team that actually knows you.

Let us analyze your current employment costs and show you where you can save — no obligation.

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