

Dear valued partner,

Our mission is simple: to protect employees and support employers when accidents occur. Whether an injury is minor or severe, how quickly and accurately it is reported plays a major role in how smoothly the claim process goes – and how safely we are able to keep the workplace moving forward.

Prompt accident reporting is not just paperwork; it is an essential safety practice that benefits employees, supervisors, and the entire organization. This month, we are highlighting why timely reporting matters, what exactly qualifies as an “accident,” and how organizations can ensure incidents are communicated promptly and clearly.

Which of the following should be reported to workers' compensation?

- A. A minor back twinge after lifting a box, even if you think it will go away
- B. A near miss where you almost slipped but caught yourself
- C. A cut or burn that didn't require immediate medical treatment
- D. All of the above

Answer at the end of the email.



(Missed a previous email? [Click here](#) to see an archive of previous months' safety emails on Rockwood's Loss Control website).



WHAT COUNTS AS A WORKPLACE ACCIDENT?

Any unexpected event that causes injury, illness, or harmful exposure during the course of your job.

Common examples include:

	Slips, trips, and falls		Burns, chemical exposures, or inhalation incidents
	Back strains, repetitive-motion injuries, or overexertion		Equipment or tool-related injuries
	Cuts, punctures, or bruises		Near misses that could have caused harm if circumstances were slightly different

Even if an incident seems minor or you believe you “shook it off,” it still qualifies as an accident. Many injuries worsen over time, and early documentation is essential for proper care and claim processing.

WHEN SHOULD AN ACCIDENT BE REPORTED?

Immediately – ideally the moment it occurs

Reporting should take place **during the same shift**, after seeking necessary first aid or emergency care. Waiting until the end of the day, or worse, the next morning, can delay treatment and complicate Workers' Compensation procedures. Prompt reporting helps us:

- Authorize medical care right away
- Document the incident accurately
- Fulfill state and federal reporting requirements
- Take immediate steps to eliminate hazards
- Provide proper return-to-work guidance
- Provide speedy payment of medical bills and loss wages

If you are unsure whether something should be reported, the safest approach is always to **report it**.

WHY PROMPT REPORTING PROTECTS EVERYONE

1. Faster and More Effective Medical Attention

Quick reporting allows you to receive medical treatment when it matters most – early. Timely treatment reduces healing time, prevents complications, and helps you return to full duty faster.

2. Lower Organizational Costs

Delayed reporting is one of the top contributors to increased Workers' Compensation expenses. Late claims often involve:

- Higher medical costs
- Additional time off work
- Greater risk of injury complications
- More administrative challenges

Reporting promptly helps keep workers' compensation premiums manageable and reduces the financial impact on the organization.

3. Better Documentation and Fewer Disputes

Accurate, detailed information supports a smooth, efficient claims process. Reporting immediately ensures that:

- The facts are fresh
- Witness statements are reliable
- Conditions at the time of the incident are documented

This protects both employees and the organization from misunderstandings or disputes later.

4. Improved Workplace Safety Culture

Every report – big or small – helps us identify patterns and hazards. By understanding what happened and why, we can make meaningful improvements such as:

- Updating safety protocols
- Improving equipment or personal protective gear
- Offering additional training
- Correcting environmental hazards

Your report today may be the reason someone else avoids injury tomorrow.

5. Keeping Everyone Informed and Compliant

When accidents are reported promptly, we can quickly notify supervisors, HR, and safety teams. This ensures the entire organization remains in compliance with regulatory requirements and gives every department the information they need to respond appropriately.



Rockwood resources:

- [Workers Compensation Online Claim Reporting - Rockwood](#)
- [Rockwood Claims Kit](#) – Please see the last two pages in this document for our WANTED poster

You can find additional Rockwood Toolbox Talks [here](#).

OSHA, MSHA and other resources:

- [Report a Fatality or Severe Injury to OSHA](#) | OSHA
All employers are required to notify OSHA when an employee is killed on the job or suffers a work-related hospitalization, amputation or loss of an eye.
 - A fatality must be reported in 8 hours.
 - An in-patient hospitalization, amputation or eye loss must be reported within 24 hours.
- [Recordkeeping - Detailed Guidance for OSHA's Injury and Illness Recordkeeping Rule](#) | OSHA
- [Center for Workers' Compensation Studies | NIOSH | CDC](#) | NIOSH/CDC
- [Near Miss Tip Sheet](#) | National Safety Council
- [Report an Accident or Hazardous Condition to MSHA](#) | MSHA - Includes list of how MSHA defines an accident.
- [Mine Accident, Injury and Illness Report](#) | MSHA - Here is the link to file a 7000-1 online
- [MSHA PC-7014 - Report on 30 CFR Part 50 - Yellow Jacket](#) | MSHA - Link to the yellow jacket which breaks down different types of treatments, etc. and assists in deciding how to report certain incidents.
- [Safety and Health Initiatives](#) | MSHA



Learn more about incident reporting on Streamery

Every Rockwood policy includes access to Streamery, a vast safety library with videos, quizzes and more resources to help you promote safety in your workplace. If you don't have access, contact us to get a username. Enter the SKU number below to find the recommended video.

Watch these videos on [Streamery](#):

- **Close Calls & Near Misses:** 19 min / SKU: 1417 + 1417-S / English & Spanish
- **OSHA Recordkeeping for Managers and Supervisors:** 21 min / SKU: 3568/ English
- **OSHA Recordkeeping for Employees:** 18 min / SKU: 8007 / English



Bonus materials:

1: Safety Committee Certifications have moved from HANDS to WCAIS

New applications and recertifications for your PA Certified Safety Committees have transitioned to a new program that started in September. If your renewal date is coming up, you will need to use the new system on WCAIS, as the HANDS program is no more. Here is a [YouTube link](#) to review how to submit your application in WCAIS, or contact Rockwood for assistance.

2: Support grows for bill aimed at giving OSHA protections to public workers

[Support grows for bill aimed at giving OSHA protections to public workers](#) – Safety+Health Magazine – NSC

3: MSHA issues housekeeping health alert to reduce miners' exposures to respirable dust and silica

[Housekeeping - Health Alert | Mine Safety and Health Administration \(MSHA\)](#)

4: Seat Belt Covers

Don't forget that Rockwood Casualty is providing **FREE** high visibility seatbelt covers to our insureds to assist in enforcement of seatbelt use by employees. Please contact safetysolutions@rockwoodcasualty.com to make a request for your company and specify orange or yellow.



Questions? Feel free to reach out

As always, your Rockwood partners are available to answer your questions and help you promote safety in the workplace. [Contact Rockwood Loss Control](#) for any support you need.

Thank you for your continued partnership,

Rockwood Loss Control Team
[Safetysolutions@rockwoodcasualty.com](mailto:safetysolutions@rockwoodcasualty.com)



#RockwoodSafetySolutions #LossControl #SafetyTips



ANSWER: Which of the following should be reported to workers' compensation?

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