



**ORYX**  
INSURANCE BROKERAGE INCORPORATED

# Checklist for Determining Compensability

**It pays to analyze each claim carefully and objectively.**

**Here is a checklist to determine whether workers' compensation would cover an injury or illness.**

## **Has the employee suffered an injury or illness?**

- Has a qualified medical provider diagnosed the injury or illness?
- Is it a diagnosis and not merely a description of symptoms or exposure such as back pain or stress?

## **Did the injury or illness occur in the course of employment?**

- Did it happen during work hours?
- Did it happen inside your workplace or elsewhere on your property?
- Did it happen while traveling on company business?

## **Did the injury or illness arise out of employment?**

- What was the employee doing when it happened?
- Was it caused by conditions in the workplace?
- Did personal factors play a role?

## **Does the employee have a physical or mental impairment?**

- Has a qualified medical provider placed limits on the employee's work activity?
- Are the limitations directly related to the work-related injury or illness?
- Are there other factors playing a part?

## **Is the employee losing wages due to work-related impairment?**

- Is the wage loss directly related to the impairment?



**ORYX**  
INSURANCE BROKERAGE INCORPORATED

# Injury/Illness Investigation Checklist

**Prompt investigation of alleged work-related injuries and illnesses is essential to determining compensability and to limiting claims to conditions that are truly related to the workplace injury or illness.**

**Take the following steps whenever an injury or illness is reported:**

- Take employee statements that provide specific details, including the names of witnesses.
- Be certain to document the exact nature and description of injury or illness in both the employee's statement and in the management investigation report.
- Immediately interview witnesses and get their version of events.
- Document "negative" findings if there are substantial reasons to believe the injury did not occur.

**Take these steps if the employee claims an injury:**

- Look for physical evidence of the injury. Are the events of injury or illness evident?
- Determine if failure to use personal-protective equipment or proper procedure were a factor.

**Take these steps if the employee claims an illness:**

- Determine if the job and its exposures have caused similar injuries in the past.
- Verify weights, stresses, and motions used in job if it is a physical injury (i.e., carpal tunnel syndrome). Verify the nature of substances used and exposure levels if the employee alleges an occupational disease (i.e., asthma, dermatitis).