



Reporting Workers' Comp Claims: Why It Matters

Protect your employees and protect your business

When a workplace accident occurs, timely reporting isn't just a requirement, it's a smart business decision.

STEP 1

Prompt medical care is critical after a workplace injury. Early treatment helps improve recovery outcomes, minimize complications and support a faster return to work.

- **For "non-emergency" situations: Direct medical care to an Urgent Care (Novant).**
- **For emergencies: Call 911 or take them to the local hospital.**

STEP 2

Report any work-related injury, illness, incident or near miss, regardless of whether medical treatment is needed.

- **When in doubt, report it.**
- **Remember, "For Information Only" are minor claims you can report that don't impact your policy.**

STEP 3

All workplace incidents should be reported immediately or within 24 hours.

- **Catastrophic incidents should be reported ASAP to either (800) 678-8178 or Darlene Frick, Claims Manager at (803) 309-9761.**

STEP 4

Complete and submit a First Report of Injury (State Form - Accord 12A) form to claims@schbsif.com.

- **Providing accurate, detailed information helps ensure timely claim handling and support.**
- **Scan here for form**



STEP 5

Ensure the employee takes a completed Accident Reporting and Treatment Form to the medical provider and requests drug and alcohol testing on the **DATE** of the incident.