

Enhance workplace safety

Preventing worker injury and facilitating their return to work after an injury is a major focus for manufacturers to ensure business operations continue running smoothly. In this era of cost pressures, companies that can successfully minimize their claims and control their claim costs will have a competitive advantage.

This self-assessment tool can help identify potential gaps in a manufacturer's workers' compensation program. For additional information on workers' compensation strategies and programs, visit The Hanover Work Safe Program or contact your Hanover Risk Solutions consultant.

Workers' compensation risk management self-assessment

PRE-LOSS STRATEGIES	YES	NO
Have the common injuries resulting in lost time been identified?		
Is there a written safety policy establishing management commitment and accountability for injury prevention and claim mitigation?		
Are there established hiring practices and protocols, including employee background checks?		
Are there written job descriptions detailing essential functions for all major positions and are they compliant with the Americans with Disabilities Act?		
Are loss prevention and training programs in place, focusing on preventing the common injuries resulting in lost time (i.e. caught-in equipment, sprain and strain soft tissue injuries and slip/falls)?		
Is there a written return-to-work program, including possible modified-duty jobs by department for tasks/functions that can be performed during transitional (modified-duty) periods?		

POST-LOSS STRATEGIES	YES	NO
Is there a written policy requiring employees to report all incidents and injuries?		
Are procedures in place for reporting workers' compensation claims to the insurance carrier within 2 days of the occurrence?		
Are protocols in place for communicating with medical providers/clinics that the company is committed to accommodating medical restrictions with modified duty, and explaining the return-to-work program?		
Are accident investigations conducted to identify the root cause of the incident?		
Does management review all accident investigations to ensure that corrective actions have been instituted? In addition, does management reinforce safety culture and address gaps in safety management?		
Are injured employees successfully returned to work in established transitional modified-duty roles, returning them to their full duty upon medical release?		
Is someone assigned responsibility for staying in frequent contact with the insurance claim adjuster and the injured employee during the life of an open claim?		



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