

Wisconsin Worker's Compensation Division

How to Write Injury Descriptions

The following contains some brief instructions that should help insurance carriers and employers who file worker's compensation reports to write better injury descriptions. This handout will give you a better idea of what we need to do our job, and it can help you avoid some common errors.

Be specific with your injury descriptions.

Specific is our favorite word. Sometimes we'll get a claim that has an injury description like "hurt back working." Thanks a lot. When you're putting in an injury description try to pretend you're telling a friend about his accident. If you were talking to a friend you'd sure say more than "Bob hurt his back working."

Body language.

Tell us specifically which part of the body was injured. If it was their left arm, say left arm. Or if it was both arms, say both arms. Lower, back upper right leg. Narrow it down as much as possible.

How did that happen?

Tell us how the accident happened. If the employee fell, make that clear. Sometimes we'll get descriptions that say "lost balance" and we're not sure if someone fell or if they did the splits or what. If it's confusing, just say "did not fall."

We use a term called bodily motion. This means the person hurt him/herself, for example, by moving too quickly or twisting or getting up out of a chair. If you use the term bodily motion, we'll all understand you.

If someone was carrying something tell us what they were carrying, even if it probably didn't cause the injury.

For example: Carrying broom, stepped wrong and twisted left ankle. Please tell us about that broom.

What did the damage?

Tell us what caused the accident. If someone hurt his/her back lifting a box, say that. Don't say they hurt their back lifting product, or a unit or materials. Be as specific as you can. Instead of saying the worker was "lifting equipment," say they were lifting air conditioners or boxes. We realize you may not have any more specific information. If that's the case, give us the best information available. If a machine caused the injury tell us what kind -- a grinder, a shear, a hoist, etc.

What's the bottom line?

Tell us exactly what kind of injury we're talking about -- a cut, a bruise, a fracture, a strain. If someone gets hit by a piece of metal they could get all of the above. Don't assume we'll know what you mean. Again, be as specific as you can.

In a nutshell.

There are four simple things we should know after reading your injury description. What they boil down to are:

1. What body part got injured? (Left leg, right arm, lower back, both shoulders, etc.)
2. How did it happen? (Fell, lifted, struck by, bumped into, etc.)
3. What caused it? (Box, metal parts, car, patient, etc.)
4. What injury resulted? (Strain, fracture, bruise, cut, etc.)

For most accidents you can tell us what we need to know in one or two simple sentences. "He strained his lower back lifting a box." "She bruised her left knee when she fell on a wet floor." "He cut his right index finger when the knife slipped."

A few hot tips:

1. Watch that birth date – the employee's birth date is very important. The wrong date can cause lots of headaches. If this worker had a previous worker's compensation claim, we probably have a record in our computer. If the birth date on the new claim doesn't match the old one, the computer goes crazy. If the employer doesn't give you the birthday, we understand. If they just supply the age, we'll take that.
2. Abbreviate if you like – here are some common abbreviations.

L for left
R for right
W/ means with
FX for fracture
St for street, LN for lane

Use common sense and your best judgment. If you're in doubt, take the extra second to spell it out.

3. Avoid jargon or inside terms. We hate injury descriptions that say "Bob hurt his back lifting the Henderson 2000." If it's a hoist, just say hoist. If it's a motorized cart or a fancy name for a big barrel, just say it in English.
4. Don't overdo the detail. We love it when you're specific, but don't bury us with unneeded details.
5. Check the last day worked – make sure the last day worked is accurate. Sometimes people just assume it's the same as the injury date, but that's not always the case. A person may keep working for a while with the injury until they decide it's serious enough that they need to miss work.

6. Think location – don't just assume the county where the accident happened is the same as the location of the employer. Especially watch this when dealing with construction workers and, of course, truck drivers.

If the accident happened out of state, put that in the description. Say "happened in Wyoming" or "while in Detroit." Mostly we're just interested in the state, not the city.