



Minnesota Workers Compensation Checklist

Required for most MN employers with one or more employees. Protects employees and your business.

1. Your Business

- Business Name: _____
- Industry: _____
- Years in Business: _____
- # of Employees: _____
- Full-time: _____ Part-time: _____
- Annual Payroll: \$ _____

2. Employee Types

- Full-time employees
- Part-time employees
- Seasonal employees
- Family members working
- Corporate officers
- Subcontractors (verify coverage)

Part-time and family members count.

3. Job Classifications

- Office / clerical
- Sales / outside
- Manufacturing / warehouse
- Construction / trades
- Drivers / delivery
- Other: _____

Different job types have different rates.

4. Current Situation

- Currently have work comp? Y/N
- Current carrier: _____
- Policy expiration: _____
- Experience mod (EMR): _____
- Any open claims?
- Claims in past 3 years?

5. Primary Industry

- Office / professional
- Retail / restaurant
- Manufacturing
- Construction
- Healthcare
- Other: _____

6. Safety & Claims Management

- Written safety program?
- Regular safety training?
- Return-to-work program?
- Incident reporting process?

Safety programs can reduce premiums.

7. Questions to Ask

• Are my employees properly classified? • What's my experience mod? • How can I reduce premiums? • What happens when there's a claim? • Return-to-work options? • Safety program discounts? • Pay-as-you-go options? • What's NOT covered?

8. Documents to Gather

- Current policy (if any)
- Payroll records by job type
- Loss runs (3-5 years)
- OSHA 300 logs (if applicable)

Ready to Get Compliant and Protected?

Workers comp is required in Minnesota. Let us help you find affordable coverage.

Options Insurance | 102 N Jonathan Blvd #210, Chaska, MN 55318 | (952) 392-9508

This checklist is for informational purposes only. Coverage needs vary. Consult with your agent for specific recommendations.