



FREE RESOURCE

Oklahoma Workers Comp Compliance Checklist

Your step-by-step coverage verification guide
enatinsurance.com

Use this checklist to verify your business is fully compliant with Oklahoma workers compensation law — and to catch coverage gaps before they become costly claims. Check off each item, then share with your insurance agent for a full review.

1 Legal Requirements & Coverage Status

- I know whether Oklahoma law requires me to carry workers comp
Required if you have 1+ non-family, non-contractor employees (Title 85A)
- My policy is active and covers the current policy period
- I have a current Certificate of Insurance on file
Required by most clients, landlords, and general contractors
- All work locations in Oklahoma are listed on my policy
Each location may have different classification codes
- I've verified my policy hasn't lapsed due to a missed payment

2 Employee Classification

- All employees are correctly listed on my policy
Full-time, part-time, seasonal, and temporary workers
- I've reviewed whether my '1099 contractors' may legally be employees
Oklahoma looks at control over work — not just tax paperwork
- Employee job duties match the class codes on my policy
Wrong class codes = wrong premium and possible coverage gaps
- Subcontractors I hire carry their own workers comp coverage
If they don't, you may be responsible for their injuries

I update my policy when I hire new employees or change roles

■ Misclassification is the #1 reason Oklahoma businesses face unexpected workers comp liability. If you pay someone regularly and direct how they do their work, they may legally be your employee.

3 Payroll & Premium Accuracy

My payroll estimate matches actual payroll as closely as possible
Under-reporting payroll leads to surprise charges at audit time

I understand how my Experience Modification Rate (EMR) affects my premium
EMR below 1.0 = discount; above 1.0 = surcharge

I've reviewed my policy before renewal — not just auto-renewed
Shopping the market annually can lower your premium significantly

I've asked my agent about safety program premium discounts
Documented safety training can reduce your rate

I know when my annual workers comp audit is due
Audits true up your premium based on actual payroll

4 Claims Readiness

My employees know how to report a workplace injury immediately
Delays in reporting can complicate or void a claim

I have my insurance carrier's claims phone number posted or saved

I know Oklahoma's timeframe for reporting injuries to my insurer
Typically within a few days of the incident

I document all workplace incidents, even minor ones
Documentation protects you if a claim is filed later

I have a return-to-work plan for recovering employees
Modified duty options reduce claim costs and keep employees engaged

5

Workplace Safety Basics

- I've completed a basic workplace hazard assessment
- Safety training is documented and kept on file
Written records matter if a claim is ever disputed
- Safety rules and procedures are communicated to all employees
- I investigate and document all accidents and near-misses
Repeat incidents drive up your EMR and premiums
- I review workplace safety at least once per year

Your Score

0–15 checked: Time for a full review 16–20 checked: Good foundation, a few gaps 21–24 checked: Strong — verify once a year 25/25: Fully compliant — well done!

Ready to close your gaps? Get a free workers comp policy review from Eagle National Insurance Group. We'll check your coverage, class codes, and compliance — in about 15 minutes.

enatinsurance.com Call or visit us online to get your free quote.