



## Top 14

### TIPS TO PROTECT AGAINST WORKERS' COMPENSATION CLAIMS

A new year is a perfect time to assess the strengths and weaknesses of your workers' compensation program. To avoid higher premiums, here's a checklist to determine if you are doing all you can to safeguard your company and employees:

**1. Do you know your lowest possible Experience Modification Factor?**

Working toward the lowest possible rate is the best way to ensure savings.

**2. Have you reviewed your injury and illness prevention program?**

This should be a living document that is updated when new equipment or practices are introduced.

**3. How effective is your hiring process?** If injuries occurred shortly after hiring, the hiring and training process should be examined.

**4. When was the last supervisors' training?**

Supervisors play a key role in the management

of injuries as well as staff morale.

**5. How quickly are claims reported?**

Claims should be reported within 24 hours of the incident.

**6. If the accident investigation reveals measures that should be taken to prevent future incidents, how quickly are they addressed?**

Employers' response to an injury sends a critical message to employees.

**7. How many of your claims involved lost time?**

A good target for lost time is no more than 20 to 25 percent of claims.

**8. How often are open claims and reserves reviewed?**

At a minimum, open claims and reserves should be reviewed quarterly.

**9. How many of your claims are litigated?**

Anything over 20 percent should be considered a red flag.

**10. Do injured employees hear**

**regularly from their supervisor?** Injured employees who feel neglected are fodder for hungry lawyers.

**11. Is your return to work program working properly?** Be sure the jobs are meaningful, truly transitional and meeting established metrics to return the employee to his or her original position in a timely fashion.

**12. Are you and your employees prepared for an OSHA visit?** Be sure to frequently do a walk-through to identify potential problems, reviewed your training and safety documentation or discussed the procedure should an inspector appear.

**13. How effective are your medical cost controls?** Evaluate your relationships with medical providers and medical bill review processes to be sure they are working for you and your employees.

**14. Do you have wellness programs and how successful have they been?** If you don't have one, now is the time to explore the options.

— Kevin Ring,  
 Institute of WorkComp  
 Professionals

