Top 10 Ways to Limit Workers' Compensation Claims Costs

- 1. **Communicate** with your employees frequently and in a positive way. Employees who feel that management is interested in their well-being are more productive and have fewer claims.
- 2. **Promote** training for your employees' and have available the equipment they need to work safely.
- 3. **Utilize** services and training available at Environmental Health and Safety (EHS). EHS offers services to help employees work safely. Services offered include back safety presentations, workstation ergonomic evaluations, First Aid/CPR classes, van safety training and fall protection to name a few.
- 4. **Increase** new employees' productivity and safe work habits with effective job and safety orientation. EHS can help with safety orientations and can assist with set up of new employee workstations to avoid repetitive motion injury.
- 5. **Notify** Western's Workers' Compensation (WC) Claims Manager when a pattern of near misses becomes apparent or when physical concerns below the level of injury or illness become apparent. There may be a simple solution that can avoid more serious issues.
- 6. **Provide** information to the WC Claims Manager as soon as possible when an injury or illness occurs. Make sure the University accident report (available online) is completed and signed by the worker and the supervisor and forwarded to the WC Claims Manager. The sooner we can begin to manage the claim the better chance we have of containing costs.
- 7. **Stay in touch** with injured or ill workers while they are recovering. While there are confidentiality issues to watch for, a simple phone call to see how they are doing keeps them aware of management's interest in their well-being.
- 8. **Work with** the WC Claims Manager on light-duty return-to-work options and be supportive of the worker while on light duty. Faster return is a faster recovery and this helps to contain costs.
 - Remember, this needs to be applied equally to ALL employees, whether their job performance is excellent or marginal. Everyone needs to know they will be helped if they are injured.
- 9. **Address** job performance issues <u>before</u> a worker is injured. Trying to address performance issues in the middle of return to work efforts is ineffective and difficult at best. This situation often leads to a long and expensive claim.
- 10. **Integrate a personal commitment** to working safely into other meaningful management goals like quality and efficiency. Commit to safety by melding the suggestions mentioned above into your regular management practices.



