



WORKERS' COMPENSATION

The Post-Injury Plan

For the majority of employees an on the job injury is not a common occurrence. But when an injury does occur, the first thing injured employees need is a coach - someone to turn to, who can help them through the post-injury process and workers' compensation system. Injured employees can have many questions. "What will happen if my injury requires medical attention or time away from work?", "What happens to my benefits?" or "What will happen to my job?"

Employers are in the best position to demonstrate care and respect for their injured workers by helping to answer questions and assisting them through their work-related injuries. When companies don't take this opportunity, injured workers may look for answers from their coworkers, friends and family members - or doctors and attorneys. While the majority of injured workers want to do the right thing, outcomes can be adversely affected if the employer does not help to make available the proper information about the post-injury process. This could be the most significant opportunity that employers miss when managing workers' compensation claims.

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C&F RISK ENGINEERS UNDERSTAND YOUR BUSINESS

Since 1822, Crum & Forster has successfully anticipated what's next. Our insurance policy is our promise to help you - the policyholder - in the event of a loss. It gives you a future benefit that you can count on. But C&F offers something more. Our Risk Engineers can help your operation right now.

Before you ever encounter a claim, our Risk Engineers can meet you and identify actual and potential loss sources. We'll conduct a thorough study of your company that includes exposures, hazards and accident trends. Together we'll review your current loss prevention efforts, physical location, loss information and other business records to pinpoint fundamental loss causes. Then we'll create an action plan with practical recommendations to strengthen existing safety programs. We can maintain an ongoing review of it to evaluate progress and effectiveness. We can even conduct a legal exposure review of your company's agreements. Everything we do is aimed at putting into place an effective loss control strategy that works consistently over time to lower your operation's risk of loss.

Our highly specialized Risk Engineers are strategically located throughout the country and have the experience, training and professionalism to provide risk management solutions to meet your business needs and contribute to your success. They have on average more than 20 years industry experience, many with roles dedicated to safety and training. And we invest not only in our insureds, but in the industry. We are members of and participate in many state associations and regularly present at industry conventions and events. These connections and experience are invaluable, and are key in assisting you in developing and deploying a modern, up-to-date safety and training program.

Our solutions are both innovative and established. Whether it's Accident Event Recorders (AERs) to help identify vehicle accident causes and tailor safety training, digital tracking systems, or online video training to assure OSHA compliance, we bring you the latest technology. Matched with the experience of our Risk Engineers, your operation benefits from the engineering awareness built over a lifetime and cutting edge safety science.

What is a successful post-injury management system, and what does it consist of?

Put simply, a successful post-injury management system is a positive method for reducing the severity of employee injuries by creating a clear and specific direction for managing the injury and communicating it to an injured worker. There are seven components to managing workers' compensation claims:

1. Immediate post-injury response

The first 24 hours is critical to managing any workers' compensation injury. Having in place defined roles and tasks - knowing who does what, the sequence and the way each is executed - is critical to a positive outcome in every workers' compensation claim.

Employers should:

- Respond to the injured employee in a caring and nonjudgmental manner.
- Take the injured employee to the medical clinic or emergency room, depending on the severity of the injuries.
- Investigate accidents within 24 hours and document findings and corrective actions.
- Report the claim to the insurer within 24 hours of the employee's report of injury.

2. Accident Investigation

Successful post-injury management always includes a complete accident investigation. The investigation, if conducted properly, can assist the insurer in determining the compensability of the claim. Accident investigation may prevent recurrence of the incident that produced the injury when corrective action is taken. Some simple steps in the accident investigation process:

- Secure the scene and any device involved with the injury.
- Conduct and document the investigation.
- Analyze the information gathered and identify all root causes.
- Implement corrective action.
- Follow-up on the corrective actions to insure that they are consistently undertaken and not forgotten.



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3. Prompt claim reporting

Prompt reporting is critical to containing costs in a workers' compensation claim and protecting an employer's experience modifier. Statistics show that on average claims reported to insurance carriers after 3 days are 30% higher in cost.

4. Medical clinics

It is critical to have a partnership with a local medical clinic that understands both your company your post-injury management process and that also recognizes the benefits to both the employee and employer when employees recover on-the-job through transitional duty or a return to their full duty position.

Employers should use clinics that give capable and timely care and have quality communication with injured employees, the employer and the claim administrator. The employer should choose a clinic that specializes in occupational health and utilizes an "industrial athlete" approach to treating employee injuries.

5. Transitional return to work

One of the greatest tools for controlling workers' compensation costs is an effective transitional return to work program. Studies indicate that companies that have no vigorous return-to-work policy are at a disadvantage in effectively managing workers' compensation costs.

Employers should commit to returning all employees to work as soon as medically possible in order to minimize lost time and costs. Employers should work with medical providers who give specific work restrictions for injured employees. It is critical that the supervisor makes sure that the employee stays within the restrictions provided by the doctor.

Transitional duty programs should be temporary and progressive. Employees should not stay on the same transitional duty job any longer than is necessary. This requires consistent follow-up by the person assigned to handle the claim within the organization. Every effort should be made to return injured employees to their own department first. Employers should shift injured employees to a different department only when suitable work cannot be found in their own department. This can be done by developing a job bank of transitional duty jobs. A good way to start this process is ask all the supervisors to make a "wish list" of tasks they would like to get done and you will find many of these tasks could be done by an employee on transitional return to work. Supervisor support and organizational "buy in" are important in the process. Employees should be aware of and support the company's return-to-work program.

6. Case management

A case manager should be identified within the organization to administer the program. The case manager coordinates all activities relating to workers' compensation.

The case manager stays in weekly contact with employees who are off work. A contact log should be used to track the date and results of each call. The case manager should also include in this log regular communications with treating physicians and follows up after each medical appointment.

The case manager should update the insurer on any changes to the injured worker's status and document all claim activity. The case manager's presence at workers' compensation hearings fosters success.

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7. Results measurement

A successful post-injury management system measures success and identifies trends to be targeted for loss reduction strategies. OSHA logs and loss runs should be monitored closely for tracking incidents, lost days, and transitional duty days. Employers should attempt to track average lag time to determine if there is a slow response between the employee and supervisor, the supervisor and case manager, or the case manager and insurer.

Share both injury statistics and loss data with managers, supervisors and employees to raise awareness throughout the company. You may find it beneficial to conduct "tool box talks" on the post-injury management process and include this information in the new employee orientation process.

For more information contact your assigned Risk Engineer.

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