

## **REALISTIC APPROACHES TO REDUCING CLAIMS COST**

- **Establish an active safety administrator/committee:** Use your safety administrator/committee to stay informed about safety hazards in the workplace.
- **Identify “hot” spots:** Identify the types of injuries that frequently occur in the workplace and are driving your workers’ comp cost.
- **Check your Classification Codes:** Make sure your employees are correctly classified.
- **Set a realistic goal:** Determine the percentage of accidents you can reduce by focusing on the type of accidents that can be avoided in the workplace.
- **Train your managers and supervisors:** Train your managers and supervisors in the rules and regulations of workers’ comp. Focus on the deadlines your company must follow and the importance of providing the accident report and the DWC-1 form to the injured employee in a timely manner.
- **Written Reporting Procedures:** Develop and implement a written reporting procedure to ensure that your managers and supervisors are aware of what to do, and who to contact when a work-related injury or illness occurs.
- **Implement the Six Basic Principles:** Implement the Six Basic Principles used to manage claims.
- **Conduct departmental safety training:** Conduct departmental safety training for your employees. Focus on the safety hazards that are unique to each department.
- **Practice aggressive claims management:** Along with your adjuster, aggressively manage your claims.
- **First Aid claims:** If you have a problem with the frequency of First Aid claims, talk with your carrier about their First Aid claims program.
- **Monitor claim status:** Use your “Loss Analysis” report to monitor the status of your claims and to monitor actual claims cost.
- **Return to Work Program:** Develop and implement a Return to Work Program.
- **Stay informed:** The California Workers’ Comp system is a complex system with frequent changes. As claims administrator for your company, you should stay up to date with these changes by attending training classes and subscribing to various periodicals relating to workers’ compensation patterns, trends and issues.