

**M**ost every employer knows its workers' compensation rates and retrospective refunds are directly affected by the costs associated with medical and time loss benefits paid out on injured workers' claims. In order to contain these losses, establishing a Safety Program and a Return to Work Program should be a top priority for every company.

To gauge how effective your company's Safety and Return to Work programs are, take the quiz below. Your honest answers to each question will help pinpoint how effective your company's policies are at containing claims related losses.

### How does your company's safety and workers' compensation loss control rate?

Give a numerical response to each question asked below. Calculate the total to find how your company scored.

**Nothing=0 pts. Verbal=1 pt. Written=2 pts. Both=3 pts.**


1. Top management commitment and support \_\_\_\_\_
2. Loss control responsibilities assigned \_\_\_\_\_
3. Standardized hiring practices \_\_\_\_\_
4. Written Safety and Health program \_\_\_\_\_
5. Active loss control/Safety committees \_\_\_\_\_
6. Consistent enforcement of policies/procedures \_\_\_\_\_
7. Job-specific safety training \_\_\_\_\_
8. Planned systematic safety audits \_\_\_\_\_
9. Thorough accident investigations \_\_\_\_\_
10. Claims management policy and procedures \_\_\_\_\_
11. Transitional modified/light duty return to work program \_\_\_\_\_
12. Ongoing record keeping and data analysis (OSHA 200 logs and review of quarterly composite claim reports) \_\_\_\_\_

**Total Score** \_\_\_\_\_

#### How Your Company Scored

0-8 pts.=Poor; 9-18 pts =Fair; 19-30 pts.=Good; 31-36 pts.=Excellent

If the results of this quiz reveal your company is lacking a clearly established and effective safety and workers' compensation loss control program, it's never too late to create one. Let BIAW help you make your company a safe place for employees.

Contact BIAW Safety Representative Donovan Quebedeaux or your BIAW Claims Specialist at 800-228-4229 for more information. 

## BIAW / NAHB 2002-2003 Calendar of Events

September 25-29, 2002  
**NAHB Fall Board Meeting**  
Anchorage, AK

November 6-8, 2002  
**BIAW Fall Board Meeting**  
Wenatchee, WA

January 21-24, 2003  
**NAHB Convention**  
Las Vegas, NV

February 24-26, 2003  
**BIAW Winter Board Meeting**  
Olympia, WA

February 25, 2003  
**BIAW Legislative Reception**  
Olympia, WA

May 7-11, 2003  
**NAHB Spring Board Meeting**  
Washington, DC

June 25 - 27, 2003  
**BIAW Summer Board Meeting**  
Semi-ah-Moo, WA

September 17-21, 2003  
**NAHB Fall Board Meeting**  
Boston, MA

October 22-24, 2003  
**BIAW Fall Board Meeting**  
Skamania, WA

