

Five easy steps to minimize your losses and maximize your refund

The 4,800 companies that successfully participate in BIAW's Return on Industrial Insurance (ROI) program know that implementing an aggressive and comprehensive safety and claims management policy to contain claims costs is the most vital component to keeping premiums low and refunds high. Including the following five loss control opportunities into your company's claims management policy will go a long way in minimizing losses and maximizing refunds.

1 Develop a written policy for claims management that includes safety education and accident prevention. Relying on an unwritten policy of what is "understood" or accepted because "that's how it's always been done" can result in misunderstandings with employees.

A written policy defining your company's position on industrial injuries and outlining the claims process provides documentation (and reassurance) that all injured workers will be treated equally.

2 Assign an employee in a management or supervisory position as the workers' compensation loss control coordinator. Having one person in charge of the paperwork and communication with the parties involved in a claim will result in avoiding unnecessary confusion throughout the maze-like claim process.

This person will work directly with the BIAW Claims Specialist assigned to your company and will communicate with the injured worker, doctor, Department of Labor & Industries (L&I) claims manager, and in more complicated cases the vocational rehabilitation counselor, therapist and even the claimant's attorney. The coordinator should also be in charge of reviewing and understanding the quarterly Composite Claim report from the Retrospective Rating section at L&I. OSHA 200 logs are another

responsibility that should be delegated to the coordinator as it is important to keep consistent, up-to-date and accurate records.

3 Ensure the loss control coordinator has the support of the owner and any upper management. The coordinator can often come under intense pressure from a claimant's attorney and/or L&I claims manager—knowing that upper management and the company owner support efforts to contain losses will give the coordinator the confidence he/she needs to continue to pursue aggressive claims management.

When owners stall on instituting policy, waver in decision-making or play favorites with injured workers they lose the trust of those on the front lines.


4 Adopt a written Safety and Health program that includes a safety committee comprised of both labor and management, and institute a light duty/modified duty return to work program. Incorporating both of these into your company's policy will demonstrate to employees a commitment to loss control efforts.

Other ways to foster good employee-employer relationships are to conduct routine, job-specific safety training along with planned safety audits and thorough accident investigations. When employees see the commitment to preventing injuries and returning injured workers to work as quickly as possible, their willingness to do their part to keep claims from becoming a contentious and costly ordeal increases greatly.

5 Tell employees how they are doing in maintaining an injury-free workplace and explain the benefits to keeping premiums low and refunds high. When employees understand how injury-related losses impact the company's bottom line, and that a strong bottom line increases their chances of steady

employment, they will make it a priority to be diligent in following safety regulations and preventing injuries.

And don't forget to tell employees when they are doing a good job in keeping accidents to a minimum—nothing boosts employee morale more than hearing praise for a job well done.

It may sound like an overwhelming task to commit to implementing a workers' compensation loss control program, but your BIAW Claims Specialist and BIAW Safety Representative Donovan Quebedeaux are ready and willing to assist you with that commitment. Contact them at 1-800-228-4299 for any questions, help or information you need to put your program in place. 

BIAW/NAHB 2002-2003 Calendar of Events

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
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

