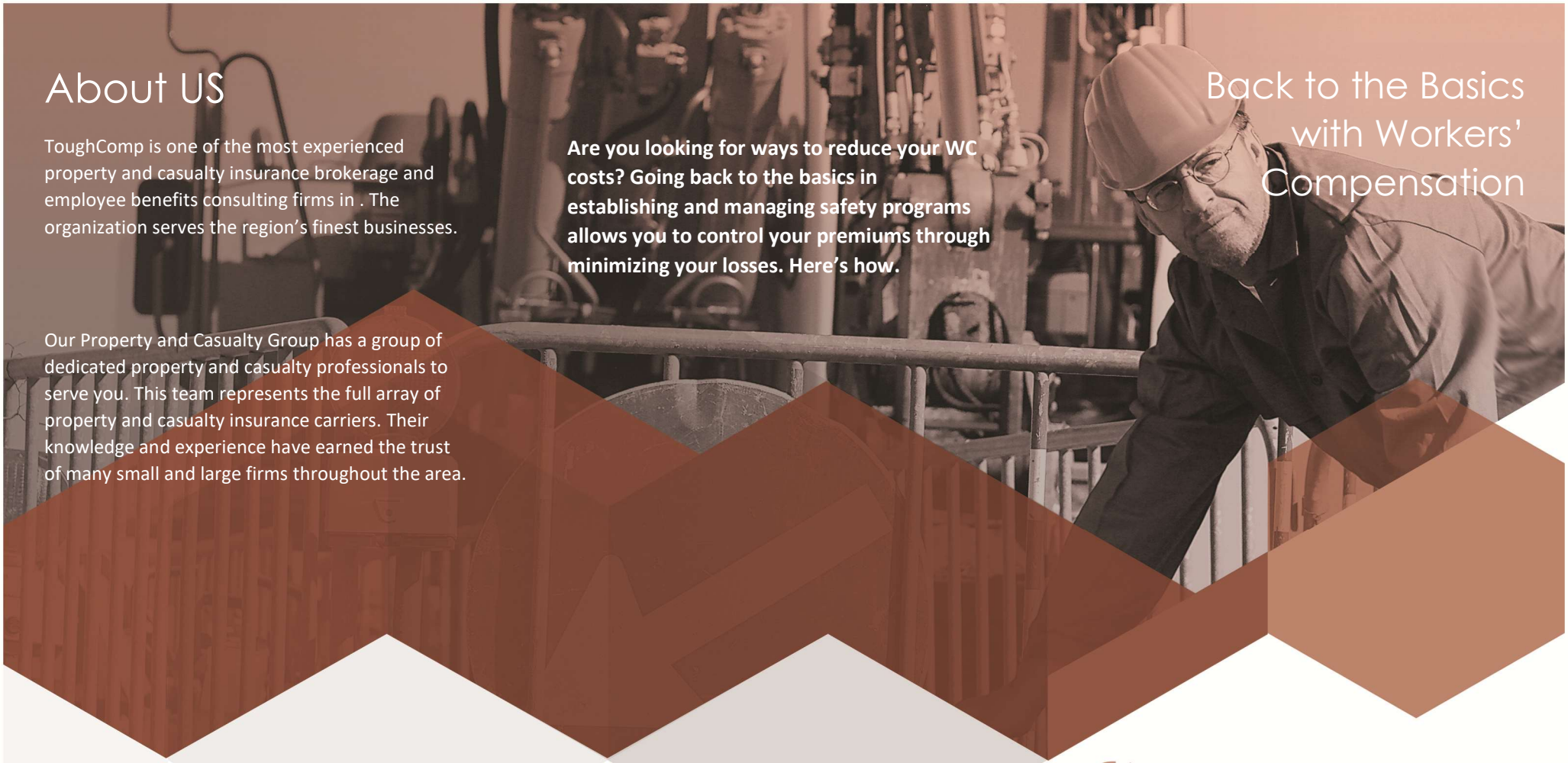
About US

ToughComp is one of the most experienced property and casualty insurance brokerage and employee benefits consulting firms in . The organization serves the region's finest businesses.

Our Property and Casualty Group has a group of dedicated property and casualty professionals to serve you. This team represents the full array of property and casualty insurance carriers. Their knowledge and experience have earned the trust of many small and large firms throughout the area.



Back to the Basics with Workers' Compensation

Are you looking for ways to reduce your WC costs? Going back to the basics in establishing and managing safety programs allows you to control your premiums through minimizing your losses. Here's how.

Bottom Line

ToughComp

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Tel: 212-390-8772

www.toughcomp.com

This brochure is for informational purposes only, and is not intended as legal advice. For further information, please consult an insurance professional.

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Get Management Behind It

First and most importantly, the only way companies really control their workers' compensation costs is to convince all involved that controlling cost is worth the effort. Companies who have made the greatest strides do so because everyone is focused on the importance of safety.

Your internal strategy—which centers on preventing claims—is much more important than shopping for a higher dividend.

Use Modified Duty

If you don't have a company policy on modified duty, you're at a distinct disadvantage. It is an important practice that needs a comprehensive approach. The most successful Return-to-Work program can accommodate almost any restriction.

Understand the Elements that Contribute to Your WC Costs

Your classification codes, experience modification, sudden company growth or company acquisitions can all affect your premiums. It's important that you know the impact that each brings to your overall workers' compensation pricing.

Orient and Train Your Employees

Orienting and training your employees is a crucial step in promoting a safe work environment. How you train and encourage your new employees in safe working practices will determine your insurance costs in the near future. During orientation, you'll find that many employees resist asking questions. To counter this reluctance, you, the employer, should use checklists and fill any gaps by explaining, in detail, what you expect of new employees.

At the end of the training course, ask new employees to sign the checklist to confirm that they understand and have been instructed in the company's safety procedures. This signed checklist should become part of the employee's permanent record.

Put Policies into Practice

If you don't have safety policies, then develop and use them. Most companies have written disciplinary procedures but fall short when it comes to using them.

Review your claim information—do the same people and injuries show up from year to year? If so, are your employees properly trained and do they understand disciplinary procedures?

Report Claims Promptly

Insist that claims are reported immediately. Statistics reveal that for every week a claim goes unreported the cost increases dramatically—as much as 50 percent. When employees delay reporting an injury, find out why. Then turn to your policy statements and use the necessary disciplinary procedures on record. Your goal is to get employees to report injuries, not to judge whether an injury is important enough to report.

Investigate Causes

Even after a claim is paid, the incident is not over until you discover its cause. While one injury is behind you, others will take its place unless you do something to reduce the chance of the incident reoccurring. Assign the task of correcting the problem to your safety committee, supervisors or managers, and then ask for proposed corrective action.

Note: Always ask the injured employee how the injury could have been prevented. And do so while the event is still fresh in his or her mind.

Do your research. Check out OSHA's website at www.osha.gov, or visit your MyWave® OSHA website to source related information.

ToughComp can develop safety programs tailored to your needs. Call us. We have the expertise and resources to help you find and close your costly safety gaps.

About Your REPRESENTATIVE

ToughComp
BEFORE THE LAST RESORT™
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