

**Dave's (Smith) Top 10 Ways to Control Workers Comp costs:**

10. Know your costs and premiums. Obtain and review loss runs (all years), make sure that all claims are yours. Verify premium calculations, classifications and experience modification worksheets.
9. Appoint one person in your organization to handle claims paperwork. Report claims promptly. Build cooperative relationships with your claims administrator.
8. Use designated medical clinics for treatment of all industrial injuries. Ask your insurance provider for referrals. As permitted, work out a "first-aid payment" arrangement with the clinic to directly pay the clinic for small injuries rather than processing through the insurance system.
7. Build good employee relations. Research shows a clear correlation between good employee-employer relations and lower workers comp costs.
6. Make modified work available for all injured workers both industrial and nonindustrial. This helps reduce workers compensation costs as well as complying with the Americans with Disabilities Act.
5. Maintain an active effective safety program. Make sure that all employees receive documented safety training for the jobs that they will do. Actively promote safety in your workplace.
4. Investigate all injuries: prevent them from happening again in the future by knowing the causes and fight potential claims fraud by getting all relevant information.
3. Actively reduce or eliminate hazards in your workplace. Document your hazard control activities for OSHA or other legal purposes
2. Review old open workers compensation claims for accurate reserving and claims activity. Use insurance broker or independent resources to assist if available. Require claims status reports from insurance providers.

And the number one way to control workers compensation costs:

1. The chief executive of the organization must periodically review safety, environmental, risk management and insurance costs and programs to hold supervisors and managers accountable, set goals/direction and clearly communicate to everyone in the organization the importance of safety.