

## **Follow these simple rules to manage your workers' compensation costs**

*Every employer can take these 8 simple steps to help control their costs related to workers' compensation insurance:*

- 1. Hire the best person for the job** - Take time to find the right employees for your workplace. Use tools like employment applications, reference checks, drug screens, motor vehicle record checks and background checks.
- 2. Establish a safety program** - Develop policies, procedures and rules. Provide your employees with the necessary training, proper tools and personal protective equipment to do their job safely.
- 3. Enforce safety rules** - it is not enough to train employees and provide them with the proper tools. Routinely remind employees to work safely through the use of workplace audits, safety meetings, toolbox talks, annual training, etc.
- 4. Provide immediate medical care** - Have pre-arranged medical facilities for your employees to go to in the event of a workplace injury. Be prepared to provide transportation for non-emergency injuries. For emergencies call 911. Always require a post-accident drug test to be administered.
- 5. Report all injuries immediately** - All injuries should be reported to FCBI within 24 hours of the occurrence. Ongoing communications with your injured employee and the claims adjuster is extremely important.
- 6. Investigate all accidents and near misses** - Review the accident to find out what happened and take necessary steps to make sure it does not occur again.
- 7. Provide Light Duty employment** - Once an employee is released to return to work, regardless in what capacity, be prepared to offer light duty.
- 8. Certificates of Insurance** - **Never** allow another company to work for you unless they have provided you with a valid certification for Workers' Compensation insurance.