

LOSS CONTROL DATA GUIDE

## Employee Injury Intervention Program

### Adverse effects of Workers' Compensation losses

It has long been acknowledged that losses resulting from workplace injuries adversely affect production and profits through absence of skilled workers, costs associated with hiring and training replacement workers, and other uninsured, indirect injury costs.

### Employee's rights

Employees who are legitimately injured during the course of their employment are entitled to Workers' Compensation benefits. These benefits are clearly spelled out and cannot be denied. Rarely should it be necessary for injured employees to engage an attorney to assure that their rights under Workers' Compensation are protected.

### Avoid unnecessary litigation

Unfortunately, unnecessary litigation is frequently incurred when injured employees are confused or frustrated by what they perceive to be a complex Workers' Compensation system, lack of concern by their employer, and/or outright attempts to deprive them of their rights to Workers' Compensation benefits. Such action only adds to the cost of the claim, and generates hostility on the part of injured workers as well as their fellow workers.

### Minimize the impact of employee injuries

Development and implementation of a management-supported and directed Employee Injury Intervention Program can minimize the impact of employee injuries, assure their expeditious return to work, and reduce employee injury-related costs.

### Essential components of a management supported and directed program

An effective Employee Injury Intervention Program should provide for the following actions by management.

- Prompt, compassionate and sustained communication with injured employees and their family, including hospital and home visits. Genuine concern for the injured worker should be expressed. While specific questions concerning benefits should be referred to the Insurance Company Claims Department, employees should be assured that their rights under Workers' Compensation are protected and that their job is not in

jeopardy as a result of the injury. The more serious the injury, or the more serious the worker perceives it to be, the greater the extent of employer involvement required.

- Contact with the treating physician and other medical personnel involved, on a regular basis. This communication is important, not only to convey management's interest and concern for the employee's treatment and welfare, but also to support the efforts of the Insurance Company's Claims Department in monitoring their recovery and early return to work.
- Injured workers should be encouraged to make daily phone contact with their supervisor and/or company nurse in order to keep communication channels open during recovery.
- A "Supervisor's Accident Investigation" should be completed as soon as possible after the injured employee is attended to. This is important, to assure that the accident cause(s) are promptly identified and corrected, to prevent recurrence of similar incidents, perhaps with even more serious consequences. The investigation should be completed in a fact-finding, not a fault-finding manner.
- A "Light Duty Work Program" should be developed to facilitate the early return to work of injured employees who have recovered to the point that they can perform some useful functions, but who are as yet unable to meet the full requirements of their regular job. It should be recognized that the longer injured employees are off the job, the less motivated they are likely to be to return. Such a program can have a major impact in controlling injury costs.
- Disciplinary action (if any) for violation of work rules/procedures should be considered separately from Workers' Compensation issues.

### Management's responsibility

An Employee Injury Intervention Program should not be viewed as a softening of management's position on accident prevention. Rather it should be considered as management's responsibility to control the cost of accidents, once they have occurred. Proper involvement and display of concern by management can do much to control the adverse effects of Workers' Compensation Losses.

The loss prevention information and advice presented in this brochure are intended only to advise our insureds and their managers of a variety of methods and strategies based on generally accepted safe practices, for controlling potentially loss producing situations commonly occurring in business premises and/or operations. They are not intended to warrant that all potential hazards or conditions have been evaluated or can be controlled. They are not intended as an offer to write insurance coverage for such conditions or exposures, or to imply that Great American Insurance Company will write such coverage. The liability of Great American Insurance Company is limited to the specific terms, limits and conditions of the insurance policies issued.