

Increasing Manufacturing Productivity

The challenge of worker's compensation lost time claims

As the recession subsides and companies begin increasing production, we might see an increase in workers' compensation claims. Why? Because less experienced workers account for a disproportionately large portion of lost time claims. This fact is supported by data from the Bureau of Labor Statistics¹, as well as Zurich's own claim data.

Combating Lost Time Claim Costs

Using proactive strategies can help minimize the cost of claims before they spiral out of control. Targeting claims early – from day one to 180 days out – can dramatically impact claim severity. Here are five best practices that can help you combat lost time claims:

- 1. Choose your local medical provider wisely.** Medical providers are in business just like your organization, and they all want your business. They should be open to discuss your concerns and support return to work when it's safe to do so. Medical treatment of your worker shouldn't necessarily be a revolving door back-and-forth to the physician without a treatment plan or release to modified work. It is also important to have medical staff at the clinic who communicates professionally and honestly with the patient. Poor bedside manner can sabotage the case and raise questions in the mind of the injured worker about the efficacy of treatment. You can often find the best occupational clinics in your area by talking to your claims adjuster or nurse case manager.
- 2. Be true to your policy.** Every organization should have a return-to-work policy. Employees should be made aware that the company supports injured workers, offering temporary modification and/or alternate work assignments following workplace injury. The policy and practice should be applied consistently, so employees notice that, regardless of the situation, the company makes no exceptions. Everyone (once approved by a physician) will be expected to return to modified work following a workplace injury.
- 3. Reduce litigation and dispel false notions with education.** For most employees unfamiliar with the routine, a workplace injury can bring on fear of job loss, wage loss, criticism by others or even an unrealistic expectation of bountiful benefits. These are some of the reasons why many injured workers run to the protection of an attorney. This may be more pronounced in some work groups where cultural barriers are heightened between management and workers who don't speak the same language. In these situations, injured workers may feel compelled to seek counsel from an attorney, in some cases simply because of rumors such as, "The company is now out to get you!" It is a good idea to select an individual to communicate information on company and workers' compensation benefits so that workers are better able to understand the benefits provided under these circumstances.
- 4. Communicate with your employees.** When an injured worker sits at home day after day, it's common to begin a change in routine. It doesn't take long before one's lifestyle is impacted. Preoccupation with medical visits, physical therapy, home therapy and involvement with negative influences, such as heavy drinking or drug abuse, can lead to a "disability" lifestyle. According to Donald Shrey Ph.D.², occupational bonding is the mutually beneficial relationship between the worker and the employer. Workers have bonds with co-workers, supervisors, work processes and work environments. Workers are accustomed to a daily routine. When disability strikes, this bond becomes unglued. Therefore, long periods of disability – more than 180 days away from work – can lead to severe claim costs. A simple way to avoid the runaway claim situation is to keep in contact with the injured worker. And, once you receive the green light to offer modified work, do so diligently and collaborate strategically with your claims adjuster to facilitate early return to work.

5. **Establish a task bank to keep injured workers on the job.** One of the easiest ways to create light work for an injured worker is to write down all the activities at your plant that can be considered light or sedentary activity. Go from job to job asking supervisors or team leads to explain the easiest and lightest work available in their department. Write down the physical requirement of each task, including lifting, bending, standing, sitting, reaching, handling and moving about. It won't be long before you realize many aspects of a job can be broken down into light to heavy tasks. Write down the lighter tasks; these tasks will make up your "task bank." The list should be robust enough to keep someone occupied at least up to 30 days and for eight hours per day. Now that you are ready with a "task bank" in hand, you can select the appropriate work for an injured worker. Be sure to share your "task bank" information with your claims adjuster.

1 U.S. Department of Labor, Bureau of Labor Statistics, www.bls.gov
2 Shrey, Donald E. and Michel Lacerte. Principles and Practices of Disability Management in Industry. Boca Raton, FL: CRC Press, 1997

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