

Higher Profits Through Injury Management

Accident prevention is the first line of defense against any type of loss. Essentially, all accidents are preventable, but if there is a failure to prevent an accident, effective claims management becomes a necessity and is your last alternative to reducing the loss.

The Accident...

An employee alleges straining her neck after picking up a heavy load. This injury was not reported to her employer until after she had seen her personal physician and had been prescribed “no work”. Taking advantage of his legal rights, the store manager immediately sent the employee to their company doctor where the doctor determined the employee did, in fact, have a strained neck although the company doctor felt the employee could return to work with work restrictions.

The injury was later determined to be non-work related after the store manager learned about a car accident the employee had been involved in approximately five months prior to this claim. The injured employee had sustained a major whiplash and neck strain in the car accident. As it turns out, the employee and the other driver involved in the car accident were both uninsured motorists.

By exercising his legal rights in sending the injured employee to a company doctor, the employer did not have to pay for the injured employee’s medical treatment, got the employee back to work, and there is a good chance the claim will be denied.

There are many guidelines and strategies that can be implemented to help you be a better injury manager. The following are some suggestions that have been found to be effective in the management of workers’ compensation claims.

Before the accident...

1. Communicate the importance of Early Return to Work to management and supervisory personnel.
2. Contact a medical facility (Preferably one in your insurance company’s network) that supports Early Return to Work. Most Occupational Medical Clinics will support this philosophy.
3. Hang your workers’ compensation fact poster containing the address and phone number of your company doctor, in conspicuous location so all employees will see it. If you don’t have this poster, please contact us.
4. Communicate to employees that all accidents or personal injuries should be reported immediately to their supervisor.

After the accident...

1. Supervisor should determine if injury can be treated by first aid. All doubt regarding medical treatment should be in favor of treatment by a physician.
2. A Company representative should accompany the injured employee to the doctor or hospital to assist the injured employee and so the doctor can be advised of return-to-work options. (The employee should always be allowed to see a doctor if requested)
3. **EVERY EFFORT SHOULD BE MADE TO GET THE EMPLOYEE BACK TO FULL DUTY STATUS AS QUICKLY AS POSSIBLE.**
4. Keep in close contact with the injured person to stay abreast of his/her condition and to also show sympathy.

How do I get an employee to full duty status?

- Explain to the doctor that you support transitional duty and give examples of positions available for injured employee.
- Assure the doctor that a return visit for follow-up can be made.
- Let the doctor know that the employee will be instructed to follow all recommendations that he or she mentions.
- Explain to the doctor that you want to get the injured employee back to work not to aggravate the injury.

The above guidelines can be used to help avoid workers’ compensation fraud and also help increase profitability by decreasing premiums. Although we can’t guarantee the results from the use of these suggestions, we hope these suggestions will assist you in fulfilling your responsibility in controlling loss.

Avant Supermarket Group specializes in providing claims, underwriting and risk management services to the retail grocery industry. If you would like to know more about safety and loss prevention in the retail grocery industry, contact our Loss Control Team at (913) 948-8170 or (405) 919-8334.