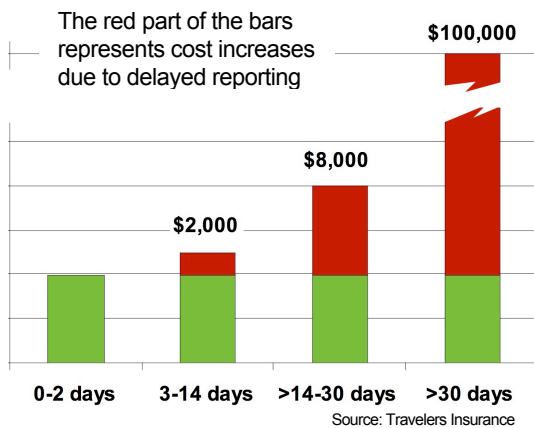


Time Really IS Money

A consistent theme in both injury treatment and cost reduction for workplace injuries is prompt reporting to your Worker's Compensations insurance carrier. This is measured by what is termed "Lag Time"; the time between when the accident occurs, and when it is reported to your carrier. Studies have identified a direct correlation between long lag time and increased healing time and claim cost. The graph below shows the cost difference between an injury reported - and treated properly - within 2 days or less. Contrast this to the delta when, for whatever reason, the injury is reported more than one month later.




There are several reasons to explain this cost difference:

- **Medical Care:** by immediately reporting claims and ensuring proper medical care, many injuries and illnesses are healed without the need for surgery.
- **Job/Work Modifications:** activities that caused or contributed to the injury will make it worse if not changed. Quickly identifying and modifying negative aspects of the job, prevents further injury, limiting additional treatment and disability.
- **Legal/Litigation:** notifying your Workers Comp carrier of a claim can assist investigation and determination of compensability; allowing the injured worker more time to understand their benefits.

- **Legal Sanctions:** several US states have strict timelines for claim reporting. Some states limit the time to investigate claims and start the clock when the injury is reported by the employee. Thus failing to promptly report a claim could force acceptance of a claim that might otherwise be found to be not work-related.

Your average lag time should be available from your insurance carrier. Although there is no hard and fast rule, many recommend a goal of 3 days or less to report an injury

Generally speaking, the more people involved in the reporting process, the more chance for delay. Injured workers should report all injuries promptly to their supervisor and/or Worker's Compensation coordinator.

You can improve lag times, and potentially lower your Worker's Comp costs, by examining how injuries are reported, and identifying causes of any delays. 

App Corner - CX-10WiFi

Some Apps can extend the usefulness of your smart phone, by connecting to another device. This can be direct, to things such as a calibrated microphone or infrared camera, or by using BlueTooth or WiFi that is built into the phone.

One of the most fun - or useful - tools out there, is the **Cheerson CX-10** quadcopter drone.



Controlled by WiFi, you can fly this up to 65 feet / 20 meters away, for up to 10 minutes / 500 rels. Now while this sounds like fun, the usefulness is that this minute drone actually broadcasts a real-time live video feed!

So if you need to quickly and safely inspect a roof or check inside a confined space, just "send in the drone". If it's damaged, it only costs about \$40 US to replace. 