



# Simple rules to managing your workers' compensation **COSTS**

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

- **Don't hire a problem** – Take time to find the right employee for your workplace. Use tools like employment applications, reference checks, pre-hire drug screens, motor vehicle driving history and background checks.
- **Establish a safety program** – Develop policies, procedures and rules. Provide your employees with the necessary training, proper tools and personal protective equipment to do the job safely.
- **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.
- **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.
- **Report all injuries immediately** – All injuries should be reported to AmCOMP within 24 hours of the occurrence. Ongoing communication with your injured employee and the Claims Adjuster is extremely important.
- **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.
- **Provide Alternate Duty Employment** – Once an employee is released to return to work, regardless of what capacity, be prepared to offer alternate duty.
- **Certificates of Insurance** – Never allow another company to work for you unless they have provided you with a valid Certificate for Workers' Compensation Insurance.