

### **Don't Be Short Sighted About the Need For Safety**

Each of us is faced with shrinking budgets and a greater demand on our existing resources. As you face your 2009 challenges, don't be short sighted and eliminate your safety program. Controlling workers' compensation costs requires continued effort. If you don't continue your commitment to your safety program, you may pay a much greater price in employee injuries this year and potentially increased workers compensation premiums next year. It is possible to maintain your safety program during a tight market, it takes energy and creativity.

Here are a few key points to keep in mind as you make your 2009 plans:

- ❑ Identify and tackle the drivers of workers' comp costs. The number/frequency of claims and the cost of those claims once they occur impact your costs. It is critical to focus your efforts on reducing the frequency of incidents and minimizing the costs if an incident occurs.
- ❑ Establish the right culture. Be sure your culture says "we care" about our associates. Ensure your injured employees receive proper medical care and work with each employee to return him or her back to work as quickly as possible. It is also important to let your employees know that you will not tolerate abuse of the system.
- ❑ Select new hires carefully. Be sure to obtain an accurate work history and follow-up on reference checks. It is also a good idea to have a job description and physical requirements for each job.
- ❑ Commit to safety. Complying with OSHA regulations is the minimum expectation. You should make safety a company core value. It is best to have an effective thorough safety program, modeled after the Ohio BWC 10-step business plan including management commitment, employee involvement, and holding all staff accountable to all company safety standards.
- ❑ Train and educate. Train managers, supervisors and associates on the safety procedures and how to conduct their work safely. Implement weekly tool box talks to keep safety top of mind. Be sure to document each training program.
- ❑ Work closely with your Frank Gates representative. Be sure you have procedures so that injured workers go only to pre-qualified medical specialists that are familiar with your return to work and restricted work / transitional work programs. Report all injuries within 24 hours and make sure your medical providers and third party administrator follow up in a timely manner. Review your claims, analyze your loss history and devise strategies for minimizing costs on a regular basis.
- ❑ Enlist help from your safety and workers' comp partners. Your Frank Gates representative and safety partners at Safex, Inc. are available to advise and guide you to help you reduce your costs.

For more information, contact Cathy Pletz, Frank Gates Service Company, at (800) 777-4283.