



Claims Handling That Makes A Difference

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True or False. As a small business owner, I can significantly impact the outcome of a worker's compensation injury? *True.*

The fact is that a small business owner has a tremendous ability to not only impact the outcome of a claim, but to control the cost of the claim and the future cost of their insurance. Managing claims costs can directly affect your policy by lowering your experience modifier, protecting your underwriting profit, and allowing you additional credits on your policy.

Here is a step by step plan to assist you to bring a claim to the best possible solution:

Step 1. As soon as the employee reports an injury to you, regardless of how insignificant it seems, direct the injured employee to medical attention. If possible take the employee yourself.

Step 2. Report the claim immediately to the claims adjusters. Every day a claim is not reported drives up the cost of the claim. Claims reported two to four days after the injury cost more than twice those that are reported on the day of the accident.

Step 3. Communicate openly with your employee and the claims adjuster.

Step 4. If the employee is given medical restrictions by the treating physician, make every possible effort to bring that employee back to work. Remember, modified duty is temporary.

Step 5. Follow-up with your employee after each doctor's visit to insure they are getting better. Communicate this information to the adjuster.

The following are examples of what NOT TO DO!

- Terminate your injured employee
- Report the claim late to the adjusters
- Not offering modified duty for an employee with medical restrictions
- Not communicating with the adjusters

Don't take any chances... be sure your business has the right coverage and is taking the right steps to avoid claims problems. Call Blueline Insurance at 800.359.5912 or visit www.bluelineinsurance.com for a free no-obligation review of your current insurance needs.

