

How to Control Your Workers Compensation Premium

There are several steps you can take to help reduce your workers compensation premiums.

Kevin Dahlke Insurance Brokerage believes these measures are so important that we will help our policyholders implement and maintain these programs, all at no additional charge.

Develop a Written Safety ProgramIf accidents don't happen, they can't affect your premium. Loss prevention specialists can help you develop and implement a practical, effective safety program tailored to your special needs

Implement a Drug Testing PolicyAn integral part of any safety program is a drug testing policy, because drug-impaired employees cost companies an additional 25 percent of their salaries each year.

Develop a Return-to-Work ProgramThe faster you get employees back to work, the lower your claims costs will be. Before an accident occurs, establish a return-to-work program that includes written job descriptions, modified work assignments and set transitional duty periods.

Report Claims Within One HourStatistics show that late reporting can increase claims costs up to 50 percent. That's why you should report claims and injuries within one hour.

Report Suspected FraudReport fraud if you suspect a claim is fraudulent or if any of the following early warning signs are present: the injured employee is never home, you hear rumors the accident didn't occur on the job, the employee's story changes, the employee switches doctors after being released to work, there are no witnesses or the accident is reported late, on a Monday or before a layoff.

Conduct Accident InvestigationsTrain supervisors to investigate accidents and complete reports. Ask the employee and any witnesses to explain in detail how, where, when and why the injury occurred. Use this information to correct any hazards and also to spot possible third-party liability.