



## ***Risk Management*** Effective Workplace Safety

*The Challenge: Accidents Happen, Claims Follow, Costs Rise*  
*The Solution: A Streamlined Approach to Workers' Compensation*  
*Tracking Tool Example: At-a-Glance Incident Monitoring*



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## *The Challenge*

# Accidents Happen, Claims Follow, Costs Rise

Workplace accidents invariably happen—a fall from a scaffold, broken bones, cuts and bruises, a slip on a wet surface, strains and sprains, a nail to the foot, and so forth. In Utah, across the first half of 2007, over 31,000 injuries were reported. After each accident, employers face a number of administrative headaches. Within 7 days, a 1<sup>st</sup> Report of Injury report (the E1 form) has to be filed with the state Labor Commission. To accommodate (return-to-work) the injured employee, close coordination with medical providers is a must-do, though it is commonly overlooked by employers with “I’m just too busy” mindsets. As to payments, medical bill after medical bill can pile up, with injured workers often getting harassed by billing office personnel and collection agencies. Financially, employers suffer lost worker productivity due to missed time. Premiums can increase and policies may even be cancelled due to mounting loss runs.

### **After Each Injury, a Bunch of Busywork Ensues**

*Filing reports, paying bills, coordinating care*



### **Did You Know?**

*When it comes to workplace safety, there are a lot of rules and regs to keep track of*



- Companies can be liable for providing worker comp coverage for independent contractors.
- Employers can be fined heavily (tens of thousands of dollars) due to lapses in coverage.
- An employee has up to 180 days to report an injury or work-related illness.
- An injured worker is not paid for the first 3 days of lost work unless s/he is off 15 or more days.
- An injured employee whose accident is attributable to substance abuse is ineligible for coverage.
- Medical benefits coverage for an injured worker can extend for a lifetime.
- An injured employee cannot receive unemployment and workers’ compensation at the same time.

### **A Burdensome Program to Administer**

“The employment regulation toughest to comply with, according to 38 percent of companies surveyed [out of 429 small businesses], is workers’ compensation, the mandatory state-federal employers’ insurance program to cover on-the-job injuries.”

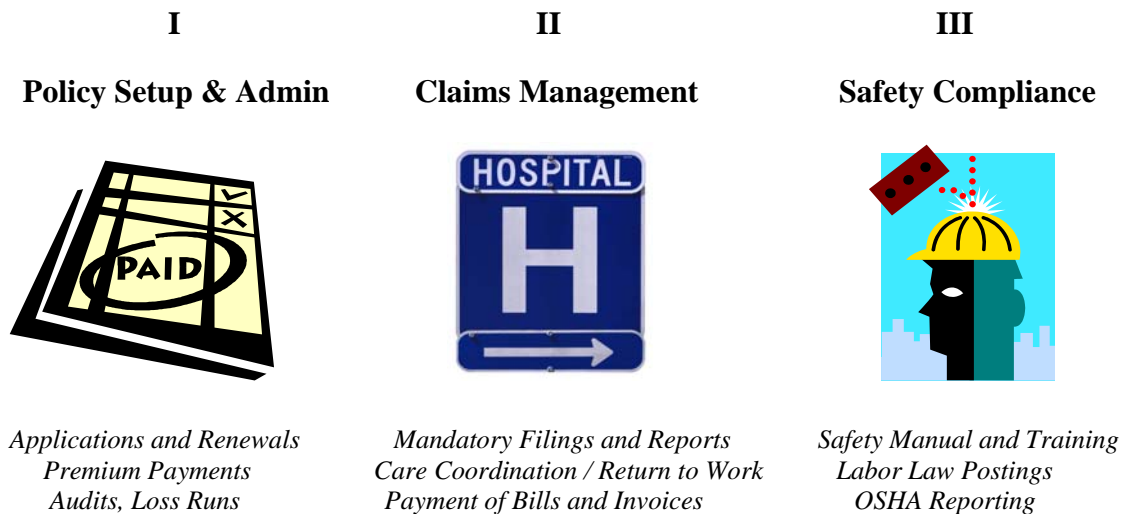
*--Washington Business Journal, September 20, 2007.*

*The Solution*

## **A Streamlined Approach to Workers' Compensation**

Workplace injuries, to a certain extent, are beyond a company's control. But how such incidents are handled is not. And there is a big difference between those companies that do it well compared to those that do not. Implementing effective workplace safety procedures and a comprehensive claims management process (once an injury occurs) are critical to a company's success. As part of a larger Human Resources (HR) product offering, Payday Resources (PDR) provides clients with a structured approach to both prevent and recover from financial blows often dealt by worksite accidents and injuries. Our product covers three main areas—handling initial policy setup and administration, managing existing claims and promoting ongoing workplace safety, as detailed below. Such efforts contribute to a well run operation and help lower employer liability and costs.

### **Helping to Manage It All, From Beginning to End**



### **Finding an Insurance Carrier that Best Meets Your Business Needs**

*PDR works closely with multiple carriers, bids competitively for lowest rates*

