

# 12 Steps to Lowering Your Workers' Comp

A Safe Workplace Takes Teamwork



[copperpoint.com](http://copperpoint.com)

At Work for You



■ **CopperPoint specialists are always looking for ways to reduce your workers' compensation costs. But a safe workplace just doesn't happen; it takes commitment from everyone – from the top down.**

**There must be no doubts about the priority you place on your employees' safety and health. By following these 12 steps, you can impact the costs of your workers' compensation insurance.**

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## **1 Management Commitment**

When management continuously demonstrates genuine interest in preventing accidents and in providing a safe and healthful workplace, supervisors and employees more likely will do the same.

## **2 Supervisory Accountability**

Because supervisors or team leaders work with line-level employees daily, the job of reinforcing safe work behavior falls to them. Management specifically should instruct supervisors about the steps they need to take when directing employees to work safely.

## **3 Observe Careful Hiring Practices**

Company personnel who do the hiring need to ensure that job candidates are matched carefully with the skills and abilities for the job. Job references always should be checked, and specific questions dealing with former safety practices should be explored.

## **4 Prevent Accidents**

In any business, accident prevention is the key to keeping claims costs low.

## **5 Danger Awareness**

Be aware of and immediately fix any hazardous conditions. Report hazards immediately, so that they can be corrected.

## **6 Set Up and Publicize Your Company's Safety Policy**

CopperPoint's loss control consultants work with you to provide safety and educational training programs. We will show you how to conduct a safety audit, which assesses your entire safety system and involves all your employees.

## **7 Report Injuries Immediately**

All accidents and significant incidents should be reported promptly and investigated to determine the causes.

Promptness is essential, as those involved may forget important facts. Filing First Notice of Loss (Form 101), also called Employer's Report of Injury, is the first step in determining compensability and helps to ensure that your employee will get the required medical treatment. For your convenience, you can file a claim online at [copperpoint.com](http://copperpoint.com).

The online service provides employers an instant claim number when filing is completed. Once the form is submitted, a copy can be printed or can be saved to your computer in PDF format.

CopperPoint will mail a hard copy of the filed claim on your behalf to the Industrial Commission of Arizona (ICA) within 24 hours.

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## **8 Partnership is the Key**

Work with your CopperPoint claims adjuster to report any pertinent changes or facts relating to a claim. Staying in close communication with CopperPoint helps us help you keep your costs down.

## **9 Exercise Medical Control**

Since medical bills make up the bulk of claims expenses, it is important to direct injured workers to a physician or clinic in the preferred network.

Under Arizona law, employers are allowed to direct injured workers to a physician of the employer's choice for the first visit. Many will continue to be seen by the same doctor for follow-up visits.

## **10 Encourage Transitional Work Programs**

Develop and maintain transitional work programs and encourage early return to work. Premiums are reduced; the risk of possible litigation is lowered; less retraining is required as there is no need to hire additional employees; employee morale is bolstered, which increases overall productivity – all of which help lower your costs.

## **11 Report Possible Subrogation Actions**

Subrogation actions involve cost recovery from any third party that may have contributed to the injury or illness.

At CopperPoint, our Legal Team will pursue subrogation matters at no cost to you. Depending on the circumstances, this could result in huge cost savings to you.

## **12 Look For and Report Suspected Fraud**

Our investigators aggressively pursue suspected fraud cases. When you fill out the First Notice of Loss (Form 101), if you question the validity of the claim there is an area (item 31) for you to express your concerns.

Our investigators maintain a confidential fraud hotline, 800.526.5226, to report suspicious activity.



CopperPoint is committed to providing workers' compensation insurance expertise along with great customer service. Financially strong and service oriented, CopperPoint delivers Peace of Mind.

Visit [copperpoint.com](http://copperpoint.com) for many of our services, including payroll and injury reporting, as well as free safety videos and materials.

**Put CopperPoint to work for you.**

## Contact Us

### Contact Center

602.631.2300 or 800.231.1363

### CopperPoint Home Office

3030 N 3rd Street  
Phoenix AZ 85012-3068

CopperPoint customers across Arizona can contact CopperPoint through the phone numbers listed above.

[copperpoint.com](http://copperpoint.com)

### Office & Business Hours:

CopperPoint customer service representatives are available to assist policyholders 8 a.m. – 5 p.m., Monday – Friday. If you have a question outside business hours, email [ask@copperpoint.com](mailto:ask@copperpoint.com).



A.M. Best assigned CopperPoint and its subsidiaries an A- Excellent XII with a "stable outlook"

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