Loss Control - Manufacturing



When it comes to an Injury Management Program, many manufacturers may believe they already have an effective one in place. However, our Loss Control consultants often find that while customers have some aspects of a program in place, gaps exist including:

- · Continued frequency of costly indemnity (lost-time) claims
- · Lack of pre-determined transitional duty job task lists
- · Roles and responsibilities that are not clearly defined
- · Lack of detailed job descriptions
- · Delays with claim reporting or long lag times
- · Lack of written guidelines or a systematic program



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United Heartland is the marketing name for United Wisconsin Insurance Company, a member of AF Group. All policies are underwritten by a licensed insurer subsidiary of AF Group.

Debunking Return-to-Work Myths

Many employees have preconceived ideas of what "return to work" is and what it will mean for them if they are injured. This list, originally published in Workforce Magazine, lists the top 10 myths about return to work and the realities behind them: http://dwd.wisconsin.gov/dvr/pdf_files/employers_top_ten_myths.pdf

For more information

Representatives of the United Heartland Loss Control Department are committed to assisting our manufacturing customers in developing an effective Injury Management Program to enhance the program in place and better control the costs of workplace injuries. For more information, contact your United Heartland Loss Control representative or call 1-800-258-2667 to discuss how we can assist you with reducing employee injuries and set up a meeting to get started.

Having an effective Injury Management Program is vital to providing the best care for injured employees while helping to control claim costs. From the inception of the injury, every employer should have a systematic program in place that ensures communication with the injured employee, medical providers, the agent and United Heartland Claims personnel.

The benefits of an effective injury management program in a manufacturing setting include:

- Improved employee morale

 employees identify with a culture that cares for its injured employees
- Prompt and better care for injured employees
- · Accelerated healing time
- · Reduce lost work days
- Lower workers' compensation costs

Our evaluation of your Injury Management Program will help identify gaps and offer practical guidance to improve on the existing program. Through our experience in working with manufacturing customers, the UH Loss Control Department has developed a series of injury management best practices that outline key elements of an effective program.

Best practices utilized by United Heartland's Injury Management Program include:

- Providing immediate medical attention
- · Prompt claim reporting
- Medical provider relationships
- Dedicated injury coordinator roles
- Manager and supervisor responsibilities
- · Transitional duty job task list
- United Heartland's claim department expertise
- · User-friendly claim kits

Our Injury Management Program evaluation and improvement process includes:

- Management Meeting: An initial meeting to perform a loss analysis and discuss how the improvement process works with management.
- **Program Review:** A review of your written program components to identify potential gaps and opportunities for improvement.
- Development of an Improvement Plan: Following a thorough review of your Injury Management System, we'll collaboratively develop an

- improvement plan customized for your particular needs.
- Creation of Transitional Duty Job Task List: A predetermined list of transitional duty-type jobs that could be done on a temporary basis while the employee heals at work.
- Train the Trainer: Designing and offering training to injury coordinators and supervisors on their roles and responsibilities.
- Written Program: Based on best practices, we will help customize a program that works for you.

