

## CompleteCARE A Work Comp System

According to the Occupational Safety and Health Administration (OSHA), workplaces that establish safety and health management systems reduce their injury and illness costs by 20 to 40 percent. Safe environments also improve employee morale, which positively impacts productivity and service.

In today's business environment, these safety-related costs can be the difference between reporting a profit or a loss. Use these tips to understand how safety programs will directly affect your company's bottom line.

At PDCM, we understand the strain workers compensation claims have on our clients and have developed our **CompleteCARE** system to help advocate for our clients and lower claims costs.

### Our CompleteCARE System

#### Claims Resources

Our claims professionals help guide you through the workers compensation process, starting with advocating for strategies to reduce your total cost of the claim and ending with advocating for return to work strategies and cost claim cost containment.

#### Advocate and Partner with your Company and Employees

Are you directing your employees to an occupational health facility? Do your healthcare provider know and understand your company's return to work policy? Developing a relationship and communication with an occupational provider can provide a crystal clear understanding of available job duties, willingness and ability to accommodate restrictions. This clarity leads to less ambiguity in the claims process and then reducing overall cost.

#### Reduce Reserves and Close Out Claims

The loss experience of an account can adversely affect the premium that the business is charged if the experience is unfavorable. Our claims department examines each claim and attempts to lower the reserve amounts whenever possible. This approach is proactive in tracing the progress or development of each claim.

#### Ensure Proper Payroll Class Code Allocations & Lower Experience Mod. Factors

The rating agencies categorize job descriptions by class codes and generally base the cost of insuring each category by a predetermined amount that is adjusted annually. The charge can be less than \$ 1.00 per \$ 100 of payroll for a clerical employee to over \$ 30.00 per \$ 100.00 for many construction and high hazard jobs. We examine the payroll allocations of each employee to ensure that the proper class codes are utilized.

In addition, the rating agencies promulgates an experience modification factor on the policy anniversary rating date if an account qualifies. An experience mod can either work as a debit or a credit based on the loss experience of the company versus its industry of peers. We are often successful in reducing the experience mod by various methods.

