

We understand that the increasing cost of workers' compensation is affecting your business.

That's why we urge our customers to take simple steps to save money—and reap the savings.

Complete and post your State posting notice.

Display the notice at all times in a conspicuous location frequented by employees. Your carrier provides you a copy of your state posting notice in your welcome kit. (Note: If your work locations are primarily outdoors, you may consider laminating your posting notice to increase its durability.)

Contact our Risk & Loss Advisor Department to establish an “Injury and Illness Prevention Program.”

You may not be able to prevent every workplace injury, but you can help manage your risk through workplace safety practices and employee training. We can provide Safety & Health consulting services to all clients at no additional charge.

Engage our proprietary online risk management center – FF EDGE and your very own client portal

Access claims information, review loss history data and pay your bill. We have a ton of very useful information, posters, documents, and safety video library to help reinforce workplace safety messages and encouragement of a healthy safety culture.

Educate employees on what to do in case of a workplace injury.

Remind employees to immediately report all workplace injuries to a manager or supervisor, even if the injury does not require medical treatment. Include information about injury reporting procedures in your new employee orientation.

Educate managers and supervisors on what to do in case of a workplace injury.

Identify who will report claims for your company. If you have multiple locations or varied shifts, distribute the injury reports to all locations. It is essential that your carrier be provided notice as soon as possible so they can help you arrange medical care for your employee and gather facts about the incident to help prevent others from suffering the same injury.

Find a medical provider before an injury occurs.

It's helpful to develop a relationship with a medical provider in your area. Talk with the provider before injuries occur to educate them on your business and your commitment to safely returning your employees to work. Many medical providers will maintain files with your company's post-incident drug testing policies, transitional work options and company contact information.

Implement a return-to-work (RTW) program.

Injured employees who return to work, even in a limited capacity, regain their ability to earn a paycheck and contribute to their team. Their safe, speedy return also helps you control claim costs and reduce your need for replacement workers.

Learn to recognize signs of possible fraud or abuse.

While most workers' compensation claims are legitimate, some are inflated or fraudulent. By spotting signs of possible fraud, you can help your carrier identify claims that merit closer scrutiny.