



ALLIANZ COMMERCIAL

Workers compensation: post injury management program

Allianz Risk Consulting

Risk bulletin

Businesses can benefit from having an established post injury management program. Such programs are developed in advance of injuries happening and serve as a guide immediately following an injury all the way through the employee being returned to full duty.

Benefits can include reduced injury cost, increased employee satisfaction and reduce likelihood of litigation.

Post-injury best practices

Take proper steps to obtain first aid or other treatment immediately, ensuring the employee is transported to the clinic if they are unable or unwilling to transport themselves. Then do the following:

- Contact Allianz Claims Department immediately to report an injury or illness. (Email - NewLoss@agcs.allianz.com or phone 1-888-347-3428).
- Request immediate contact from employee after initial treatment; have employees report on their condition, treatment, ability to return to work and need for accommodation, if any.

- Contact the treating clinic to assure they know your company has transitional duty available if you haven't provided these to the clinic already.
- Identify assignments from the previously established transitional work duties job bank. The transitional duties job bank is created using job descriptions, job safety analysis and other tools to establish which job might meet doctor restrictions.
- Contact employee and case manager to facilitate arrangements for the return-to-work accommodations.
- See that employees are properly oriented to the transitional work and trained in safety procedures and how to perform the job within the new restrictions.
- Monitor employees to assure they are working within limitations to prevent re-injury and attending all followup doctor's appointments as required.
- Contact your Allianz claims adjusters to report employee's return to work or any changes in work status.

Investigation

You can reduce claim costs by identifying the underlying cause of the loss and/or the potential recovery against a responsible third party. In addition to immediate reporting of an accident to Allianz, here are a few simple steps that can make a big difference:

- Establish and record the facts of workplace accidents/injuries using an accident investigation form.
- Identify specific causes of unsafe acts and/or conditions and take prompt action to correct them.
- Preserve all evidence that may later be used to prove liability against another (e.g. defective equipment parts).
- Identify witnesses and collect witness statements while the incident is still fresh in their minds.

Healing effect of management concern

One of the most effective ways to hasten the recovery process and increase the likelihood that an injured employee will remain satisfied with the progress of their claim is to express your concern directly to an employee after an accident. Here are some other steps you should take immediately after an accident:

- Explain the difference in sick leave and workers' compensation, and any other financial protection you may provide.
- Keep in contact with injured workers. Call them after their first appointment to let them know you're concerned about their well-being.
- If their injury prevents them from returning quickly, let them know that you will start working with their doctor and medical case manager to see what job modifications can be made to help them transition back into their regular job.
- Establish a regular communication channel with the injured employee. Examples may include periodic follow-up calls, emails, or texting.

Benefits of medical provider relationship

- The more familiar a medical provider is with your operation the more effective transitional duty will be.
- Medical providers which have job task banks to review during initial treatment are more likely to send an employee back to transitional duty.
- Having regular contact with the medical provider will ensure you are continually in the loop on treatments and the employee's progress through the transitional duty process.