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**Employee Risk
 Management
 Issues**

**Have Questions?
 Please Ask!**



The Prevalence of Injury & Illness



1.6 million injuries & illnesses
 requiring days away from work

8: median number of days away from
 work

4 out of 10 injuries and illnesses were
 sprains or strains, most from
 overexertion or falls

per OSHA

The Cost of Lost Time

- Lost time injuries are the most expensive type of injury.
- Lost time costs employers between 4% and 6% of total payroll.
- Early return-to-work can reduce workers' compensation costs by as much as 30% to 60%.
- Workers who return-to-work within 3 or 4 days are much less likely to file lost-time claims.
- Injured-workers away from work for 6 months only have a 50% chance of returning to work at all.

per OSHA
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One of your employees just got injured on the job...

WHAT DO YOU DO?

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You should have already told your employees prior to the unplanned event:

- That they are covered under workers' compensation and educate them concerning their rights and responsibilities.
- How a work-related injury/illness must be reported and to whom.
- That they must fill out an incident report and cooperate with the investigation of the incident.
- Where they are to seek medical treatment.

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Continued

The employee should be sent immediately* for proper medical evaluation and appropriate treatment.




**DEPENDENT ON THE INJURY*

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Continued


As the immediate supervisor, it is advisable that you either go with, or follow the employee to the treatment facility to facilitate the intake process and answer questions from the treating staff/employee.



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Before you leave the treatment facility...

Ask the employee if they have any questions that you can get answered for them.




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Employer Misconceptions

Employers do not realize they are allowed, or have the right to be involved in their workers' compensation claims.

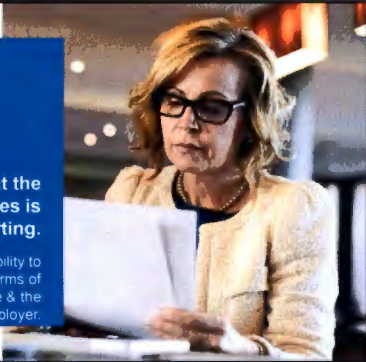
Some employers do not think it is their job, or their duty to be involved in the process.



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The biggest challenge that the claims' department faces is late reporting.


This SIGNIFICANTLY affects the ability to effectively manage the claim in terms of service to the injured employee & the potential cost impact on the employer.



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Educate your employees on the need to report all injuries and near misses.

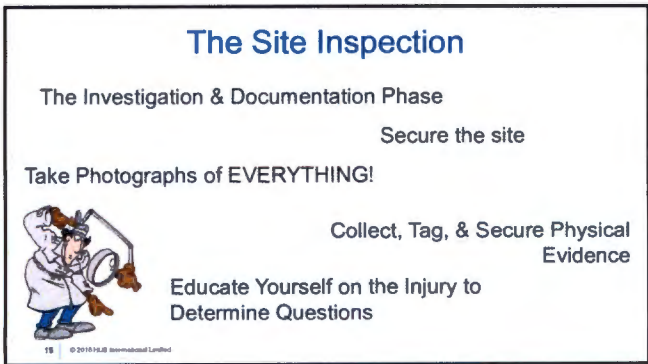
This will go a LONG way in streamlining the investigation process and also assist in preventing future incidents from occurring by reporting near misses.



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The Paperwork

- Complete the incident report
- Injured employees' statement
- Supervisors' Statement
- Witness Statement



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Employee's Report on Injury Form

Instructions: Employees must use this form to report all work-related injuries, illnesses, or "near miss" events (which could have resulted in injury or illness - see section four below). This helps us to identify and control hazards before they cause additional injuries. This form shall be completed by employees as soon as possible and given to a supervisor for further action.

I am reporting a work-related injury illness near miss

Your Name _____
 Job title _____
 Supervisor _____

Have you told your supervisor about this injury/illness? Yes No
 Name of supervisor (if any) _____

Name of witness (if any) _____

Where exactly did it happen? _____
 What were you doing at the time? _____

Describe step by step what led up to the injury/illness, including on the back if necessary? _____

What could have been done to prevent this injury/illness? _____

What parts of your body were injured? If a near miss, how could you have been hurt? _____

Did you see a doctor about this injury/illness? Yes No
 If yes, where did you see? _____ Doctor's phone number _____

Date: _____ Time: _____
 Has this part of your body been injured before? Yes No
 If yes, when? _____ Supervisor: _____
 Your signature: _____ Date: _____

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Supervisor's Accident Investigation Form

Name of Injured Person _____
 Date of Event _____ Telephone Number _____
 Address _____
 City _____ State _____ Zip _____

Circle one: Injury Illness Near Miss

What part of the body was injured? Describe in detail _____
 What was the nature of the injury? (Describe in detail) _____

Describe fully how the accident happened? What was employees doing prior to the event? What equipment, tools, tasks, etc? _____

Names of all witnesses _____

Date of Event _____ Time of Event _____
 Exact location of event _____
 What caused the event? _____

Were safety regulations in place and clear? If not, what was wrong? _____

Regulations used to describe event? (Check all that apply) _____
 Recommended preventive action to take in the future to prevent recurrence _____

Supervisor Signature: _____ Date: _____

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The Interviews (Interview Affected Parties)

- Injured employee(s)
- Witnesses
- Supervisor(s)
- Knowledgeable Co-workers

Keep witnesses separate to prevent information sharing!

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Conducting the Interview

Discuss Purpose of the Investigation

Have employee relate his/her version of events- **LET THEM TALK!** Do not put words into his/her mouth.



Fact Finding, not Fault Finding – don't play the "Blame Game"

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Conducting the Interview (Continued)

- Ask questions to clarify facts
- Present interpretation to ensure details are correct
- Discuss methods to prevent recurrence
- Determine primary & contributing factors

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When is the Investigation Over?



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“
Insanity: Doing
the same thing
over and over
again and
expecting
different results.
”

Albert Einstein

”



**CORRECTIVE
ACTIONS**



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Corrective Actions

Develop Measures to Prevent Recurrence (Temporary – Long-Term)

- ✓ Training
- ✓ Discipline
- ✓ New Equipment/Repairs
- ✓ PPE
- ✓ Develop New Process/Methods

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Thank you.

Please feel free to ask any questions!

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