

Saving money

by reducing the frequency and severity of your claims

By CM Regent



School business officials often ask how to reduce the costs associated with insurance, including workers' compensation or property claims. When it comes to decreasing the frequency and severity of claims, it all comes down to reducing risks.

Reducing risks starts at the beginning of the hiring process. Create an ad with a very detailed job description, to include any lifting, climbing or materials-handling specifics. Conduct pre-employment screening utilizing that detailed job description to ensure potential employees can perform the job duties. Work from a training manual. Training should be consistent for every new hire. You don't want to have an accident and find out the injured employee was never properly trained for the job.

Your school safety committee can be beneficial in conducting safety audits to assist in identifying areas where accidents/incidents may occur.

Have a safety policy in place. A formal safety policy signed by the superintendent and board president should be posted. This demonstrates to employees that safety within your school entity is important and has the support of top management. A copy of the policy should be presented to all new hires and the information should be easily accessible to everyone within the school. Review your safety policy every year and change it as needed.

Consider a drug policy. Making sure your employees are not under the influence of drugs while working can prevent serious accidents and their associated costs.

Accountability is important. Someone within your school entity should be identified as the individual responsible for safety and should be held accountable for controlling the frequency and severity of losses. Your school safety committee can be beneficial in conducting safety audits to

assist in identifying areas where accidents/incidents may occur. Examples of hazard inspection locations that should be evaluated include:

- Kitchens
- Warehouse/storage areas
- Transportation/bus garages
- Maintenance shops
- Halls, stairs, exits
- Vocational education shops
- Home economics and art rooms – special attention to kilns
- Auditoriums, athletic fields, bleachers and grandstands, swimming pools
- Playgrounds
- Classrooms

Make your worksite ergonomically friendly. People sit at chairs and desks in front of a computer screen for hours a day to get their tasks done. This can lead to vision problems, neck strain, carpal tunnel and back pain. The right office furnishings, in addition to breaks throughout the day, can prevent these problems.

If an accident does occur, make sure to document it thoroughly and conduct an investigation. Get a statement from the employee who was injured as well as any witnesses. The incident report needs to include information about the exact nature of the accident and the injury. The accident and incident reports should be reviewed by the safety committee on a monthly basis, and any recommendations for corrective action to prevent a recurrence should be developed and submitted to management for consideration and implementation.

There are very strict reporting guidelines that must be followed when reporting workers' compensation claims. Make sure you are in touch with your insurance company, so you don't miss any of your obligations. Be sure to report all claims as soon as possible.

There will always be claims, but following some of these suggestions can help reduce the frequency and severity of claims and their associated costs.