

Workers Compensation Management

Our Company

Workers **CompSolutions** was formed with one goal in mind: *to serve the business community's workers compensation needs*. We believe that business owners and employees share a common interest in preventing accidents in the workplace. The seasoned professionals at **CompSolutions** have designed our services with a clear focus on managing our clients' workers compensation programs, and *not on brokering insurance products*. Our goal is to assist companies in **optimizing accident prevention, claims management, and cost containment programs**.

Building a Plan

Your company's risk management plan is the foundation of our WC program. Based on our historical loss analysis, forecasting techniques, and thorough understanding of operations, we develop a customized workers compensation management program. In partnership with your company, we target specific measurable activities that will eliminate or mitigate potential loss sources, manage post injury activity, and ensure data accuracy. All of our activities are designed to control your ultimate cost of risk. Our focus is to make your company as independent of insurance company pricing cycles as possible by managing all controllable risk factors.

Claims Management

Because workers compensation is a variable cost, aggressive claims management is vital to the program's success. A primary area of opportunity lies in reducing open claim reserves, minimizing new claims, as well as closing existing open claims. The first step in the claims process is a full review of all open claim files. Following the open file review we will work with the injured worker, medical providers, and insurance companies to reduce your company's exposure and expense on all open claims. Our claims professional will also review your company's existing claims handling techniques and offer training to improve and expand on these programs. Coupled with our training program, **CompSolutions** may conduct monthly or quarterly claims meetings to ensure that your company is effectively reporting, monitoring, and managing open claims.

Accident Prevention

The cornerstone of an effective accident prevention program is the safety culture of the company. Our aim is to build on your existing positive company safety culture or assist in creating one. Our accident prevention programs begin with the historical loss analysis and a thorough review of past losses. Following our loss review, we conduct an interview with your company's safety director to determine the root cause of previous injuries and what action plan has been put in place to prevent such injuries in the future. If no plan is in place, we will create one. Our team will also conduct a complete walk through of the facility and assist company personnel in recognizing and mitigating found hazards. Our goal in accident prevention is to eliminate injuries, thereby reducing costs and increasing your company's productivity.