

10 THINGS YOU SHOULD KNOW TO LOWER YOUR EX-MOD & REDUCE COSTS



START WITH A "TOP-DOWN" COMMITMENT TO SAFETY.

Safety should be emphasized by all management on a daily basis & included in performance reviews.

THOROUGHLY EVALUATE ALL EMPLOYEES. Focus on your safety culture, hire safety-minded individuals & complete background checks

ESTABLISH YOUR WRITTEN SAFETY PROGRAM.

Incorporate incentives & disciplinary plan into the program. Ensure all employees take this seriously.

PROMOTE CONSISTENT
ENFORCEMENT OF SAFETY
RULES. Enforce all across your organization,
from executives, managers, workers & visitors.

CLEARLY DEFINE PROGRAM OBJECTIVES & MEASURE PERFORMANCE. Align management with loss reduction goals & provide clear actionable objectives.

INVESTIGATE ACCIDENTS & NEAR-MISSES IMMEDIATELY & THOROUGHLY. Take corrective action to eliminate all hazards—even if no injury occurred.

TRAIN & REWARD - OFTEN.

Don't leave anything to chance. Teach employees correct behavior & reinforce constantly.

CONTROL LOSSES AFTER-THE-FACT. Communicate with all parties, promote Return-to-Work programs & follow best practices to reduce abuse & fraud.

COMMUNICATE, COMMUNICATE, COMMUNICATE. "Talk safety", use posters & other reminders to firmly instill in your culture.

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We'll help you mitigate risk, grow your safety culture & proactively manage claims.

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