

10 Things You Should Know to Lower Your Ex-Mod & reduce costs

1

Start with a "Top-down" commitment to safety. Safety should be emphasized by all management on a daily basis & included in performance reviews.

2

Establish your written safety program. Incorporate incentives & disciplinary plan into the program. Ensure all employees take this seriously.

3

Clearly define program objectives & measure performance. Align management with loss reduction goals & provide clear actionable objectives.



Train & reward - often. Don't leave anything to chance. Teach employees correct behavior & reinforce constantly.

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

Thoroughly evaluate all employees. Focus on your safety culture, hire safety-minded individuals & complete background checks.

Promote consistent enforcement of safety rules. Enforce all across your organization - from executives, managers, workers & visitors.

4

5

6

7

8

Investigate accidents & near-misses immediately & thoroughly. Take corrective action to eliminate all hazards – even if no injury occurred.

9

Control losses after-the-fact. Communicate with all parties, promote Return-to-Work programs & follow best practices to reduce abuse & fraud.

10

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

