

RETURN-TO-WORK PROGRAMS

Insurers Help Customers Keep Injuries Low

By **Caroline McDonald**

Two property-casualty insurers are helping clients to keep work-related injuries down and to return their clients' injured employees to work faster with the added benefit of lowering workers' compensation rates.

The Hartford helps customers expedite transitional employment and create an early return-to-work culture with a program designed to address "spiraling loss costs" in the workers' compensation system, said Gregory J. Crabb, vice president, workers' compensation claims at The Hartford in Hartford, Conn.

Mr. Crabb said the company's program is based on the principles that:

- Virtually every injured worker can return to transitional employment, which can be therapeutic.
- Virtually every employer has value-added transitional employment available.
- The teamwork strategy is a win for the employer, a win for the employee and a win for The Hartford.

He said a pilot program was run in two centers—the company's Syracuse Lost Time Center, which handles all lost time claims for the state of New York, and in the Kansas Lost Time Center, which handles all lost time claims for 10 Midwestern states.

The results showed that when the teamwork strategy was used, injured workers returned to work "in excess of one week quicker" than they did when the teamwork strategy wasn't in place, he said. "When you consider that indemnity costs alone average about \$72 per day, countrywide, you can begin to grasp the significant financial effects this strategy can have."

Mr. Crabb said that a proprietary study used to put together the strategy showed that as early as six weeks into the life of a claim, "there is already a decreased likelihood that the injured worker will ever return to work."

By 12 weeks of disability, he said, "there is only a 50 percent likelihood that the injured worker will ever return to work." And after one year, "there is only a 1 to 2 percent chance that the in-

jured worker will ever go back to work."

Mark Deluse, assistant vice president, quality assurance for The Hartford's claim business group, said success of the program was demonstrated in the pilots. One example in upstate New York involved a coalition of hospitals with no return-to-work policy, he said.

After many attempts to educate the employers, "we finally got through to a risk manager who understood," Mr. Deluse said. The difficulty was that injured nurses could not perform their jobs, which often involved heavy lifting of patients, he explained. Risk management adopted a return-to-work program that now allows those nurses to work on the floor doing jobs such as delivering medications, working on paperwork and filling in on off-shifts, he said.

The program makes The Hartford a return-to-work consultant for small and mid-sized companies, he said.

Boston-based Liberty Mutual said its program consists of more than 600 consultants who work with customers, doing risk assessments for underwriters and setting up a service plan focused on reducing their sources of loss.

"We look at their actual sources of loss based on their experience or potential sources of loss that haven't occurred yet," said Karl Jacobson, a senior vice president of loss prevention at Liberty Mutual. He said a loss analysis is created for every customer, comparing their losses to Liberty Mutual's existing book of business in the same standard industrial class, or SIC code, and to Department of Labor statistics.

"So now we have an understanding of how this customer's doing," he said. "Then we work with them to improve in the areas where they need help."

The number-one area for injuries is overexertion "from manually handling materials," he said. "It's 28 percent of this country's losses. There are very few industries where that is not number one."

He said the tasks performed are analyzed by computer applications. "We actually measure the weights of the objects, the distances they are handled, vertically and horizontally," he said.

The information is entered into a computer application that shows the energy expended for the task based on how often the task is performed.

Next recommendations are submitted for improving the task. Those parameters are also added to the application to form "what if" scenarios, he explained.

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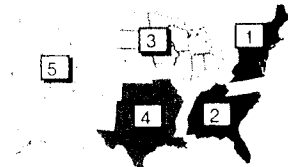
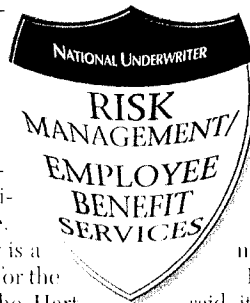
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