

HOW WORKERS' COMP IS SUPPOSED TO WORK

LWCC: The Smart Choice for Workers' Compensation Insurance

Loss Prevention

Our highly trained safety professionals assist in preventing or minimizing the frequency and severity of workplace accidents, which can positively affect your bottom line. Loss prevention representatives are available to policyholders to conduct site inspections and offer safety recommendations—at no extra charge to you—as well as give you the resources to implement an effective workplace safety program. LWCC offers a wealth of free safety resources such as easy-to-implement meeting guides, an extensive video library, and articles and booklets on a variety of safety topics that contain tips on how to prevent jobsite accidents, making your business environment as safe as possible for your employees.

OMNET®

If an accident or injury does occur, LWCC's statewide occupational medicine network—OMNET®—consists of a team of experts who provide timely, first-rate care to injured workers, helping them return to work as quickly and safely as possible. Reducing lost workdays and facilitating a speedy return to work for injured workers will ultimately reduce the cost of doing business.

Claims Management

Our claims management team closely manages all aspects of a claim, helping minimize waste and reduce claims costs, which can lower your workers' comp premium. Requiring employees to complete a post-hire medical history questionnaire is vital to obtaining reimbursement from the Second Injury Fund, a state-administered program that reimburses part of a claim when an employee with a permanent, pre-existing condition is subsequently injured on the job.

Fraud Investigation

Preventing fraud is not only the right thing to do, but it can also save you money. Our special investigation unit tracks down fraudulent claims, gathers evidence and provides prosecutors with courtroom-ready cases. With more convictions than all other carriers in the state, our special investigation unit saves millions of dollars each year by uncovering fraudulent claims.

Legal Services

With unique expertise in Louisiana workers' comp law, our in-house law firm provides counsel to LWCC policyholders in workers' comp-related legal matters, regardless of the magnitude and complexity of the dispute at issue. *Under Advisement* is a newsletter written and published by our law firm that addresses topics of interest to Louisiana business owners on both state workers' compensation and maritime legal issues.

LWCC Interactive

LWCC Interactive is your site for saving time and money. This free, password-protected online service for our policyholders and agents allows 24-hour access to policy and claims information as well as free workplace safety and other helpful resources. Claims detail reports include details of your claims, including a breakdown of payments, the reserves set on all open claims, detailed accident and injury descriptions, and notes on the progress of your injured employee. The claims analysis feature allows you to analyze claims by day of the week, occupation, injury, age, experience level and more. Because claims reported late can increase costs, we make it easy to report claims online.

Practical Tips on How You Can Control Your Workers' Comp Costs

Develop a written safety program.

The first thing an underwriter looks at in pricing your account is whether your company has a written and active safety program. An effective program can not only save money but also makes LWCC aware of your commitment to safety.

Implement a drug-testing policy.

Did you know that if an accident occurs because of drug use, and you have a formal drug-testing program, the claim might not be compensable, protecting your E-mod (experience modifier) and saving you money?

Determine Second Injury Fund eligibility.

Louisiana's Second Injury Fund is a state-administered program that reimburses part of a claim when an employee with a permanent, pre-existing condition is subsequently injured on the job—so you don't pay. You can sign up for the program for free. LWCC can provide a sample medical history questionnaire for each of your employees to complete after hire.

Utilize preferred providers.

Medical providers have a great deal of control over the lost workdays for an injured employee. Using providers in OMNET®—our occupational medical network—can pay off.

Develop a return-to-work program.

In companies that have well-managed return-to-work programs including transitional duty, up to 90 percent of injured employees go back to work within four days of the injury. This is a major factor in getting an employee back to full duty sooner and on a productive basis.

Report claims within an hour.

The faster a company reports a workers' comp injury, the lower the claims costs are likely to be. Even waiting a week to file a claim can result in a 10 percent increase.

Report suspected fraud.

When someone commits workers' comp fraud, the claims costs associated with fraud or abuse drive up your premium and hurt your E-mod.

Conduct accident investigations.

This will benefit your company by identifying unsafe work practices and improving procedures, which will result in fewer accidents in the future.

Communicate with your employees.

According to studies, injured employees who don't receive workers' comp training prior to being injured are not only more likely to seek legal help, but are also out for longer periods of time than those who are informed about their workers' compensation benefits.



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