What Your County Can Do to Keep Workers Compensation Premiums Down

Below is a list of items you can do to help keep your premiums low. The list includes the member or group of KWORCC's staff to assist you with each specific item. At the bottom of the list is contact information for KWORCC's staff. Please reach out if you have any questions.

Done	What	KWORCC Contact(s)
	Reduce the frequency and severity of workers compensation claims among your workforce. This keeps your 5-year loss ratio and experience mod low. The lower these are the lower your premiums.	Loss Prevention
	Make sure your job class codes are accurate when you submit them to KWORCC. Higher risk jobs increase premiums so it is best to make sure your submission accurately reflects your actual workforce, or you might pay more than is necessary. A list of the class codes used by KWORCC is available on the KWORCC website.	Nicole & Carma
	Respond to the Payroll Audit relatively quickly. If you respond by mid-January, you get more points and better pricing. Also, make sure to include everything the auditor requests in an easy-to-understand format, the longer it takes to process your audit, the lower your underwriting score.	Carma & Nicole
	Respond to the Payroll Estimate request by June 15th every year.	Nicole
	Pay any invoices within four weeks.	Nicole
	Answer emails and return calls from KWORCC within 2 business days.	
	Adopt KWORCC's safety policies and implement them. There are 15 recommended policies on the KWORCC website. You do not need to adopt identical policies, simply a policy on these topics. Make sure you turn your polices into KWORCC so you get credit for having them.	Administration
	Provide in person or online safety training. KWORCC can assist with this.	Loss Prevention
	Provide your employees with training on Defensive Driving, Forklift Operation and Flagging Safety. KWORCC will teach all of these courses for you.	Loss Prevention
	Keep the number of safety issues identified by loss prevention staff low, less than 10 a year.	Loss Prevention
	Document and send back the requested changes from KWORCC Loss Prevention Staff inspections.	Loss Prevention
	Make sure all your county employees take the safe driving course from KWORCC, KCAMP or other authorized source at least once every three years. If not provided by KWORCC, be sure to send documentation to KWORCC so you will get credit.	Loss Prevention
	Name a Safety Coordinator and have a Safety Program in Place (KWORCC can help you set one up).	Loss Prevention
	Hold monthly safety meetings. Be sure to send the documentation of the meetings to KWORCC.	Loss Prevention & Administration
	Complete periodic (monthly is ideal) self-inspections and provide the documentation.	Loss Prevention & Administration

	Have a return-to-work policy in place.	Claims & Administration
	Have designated physicians and health care facilities. Communicate with all parties understanding the need for medical attention with all parties communicating.	Claims
	Only send workers to the emergency room if their injury is an emergency.	Claims
	Longevity. The longer your county is with KWORCC, the more significant the discount.	Administration
	Ensure all policies and forms related to workers comp claims handling are updated regularly.	Administration & Claims
	Ensure the designated party understands the importance of claim handling from the employer to employee.	Claims
	The employer shall provide information that is vital to the claim handling process.	Claims
	Investigate accidents and send accident investigation reports to Claims	Claims & Loss Prevention
	Claims must be received timely after the event. Is there consistent interest and active involvement from the county contact and the department heads?	Claims
	Is the county as an employer maintaining contact with their designated provider as needed?	Claims
	Does the county reach out when they have questions?	All Staff

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