

More About Claims Management

Prevention of accidents is the most effective way to reduce claims costs.

Are your L&I posters conspicuously displayed? Is your accident prevention program current and accessible to all employees? Are you holding and documenting monthly safety meetings? If you need assistance with these materials, please contact our Director of Safety and Education 360-200-6454 to help you maintain up to date records.

Third party accidents

Did someone or something cause the injury?

When an employee has been injured due to the actions of someone who doesn't work for you, or by failure of a product or machinery, a Third-Party Action may be warranted. **If a person who is not employed by you caused the injury, please gather and submit the following information:**

- Name, address, phone number, and driver's license number of the responsible party.
- Insurance information—Policy number, Insurance Company name and address.
- Description of vehicle, and license number.
- Copy of police report, if/when completed.
- Written statement from any witnesses and video or photographs, if available.

If a product failure or defective machinery caused the injury, please gather and submit the following information:

- Where product or machinery was purchased.
- Age of product or machinery, (This is extremely important, please give an approximation).
- Photographs or video of the product or machinery in question.
- Written statements from any witnesses.

We will submit all documentation to LNI on your behalf. We will provide ongoing follow up to help you further the potential for recovery and resolution. As soon as LNI determines that there is a reasonable potential of recovery from a Third-Party, the claim will be flagged for potential recovery and you will receive a 50% reduction of rating values on all costs associated with the claim until the settlement has been determined. As soon as a settlement is received from the liable party you could be awarded a reduction for the claim. **Your cooperation and assistance is imperative to any recovery.**

**WAC 296-800-32010: Make sure that any equipment involved in an accident isn't moved, unless you need to remove any victims or to prevent further injuries.

Light duty return to work makes "cents" and saves \$\$\$:

LNI has an incentive program called Stay At Work that encourages employers to bring their injured workers back to light-duty quickly and safely by helping to cover your initial costs (Up to 50% reimbursement of wages up to 66 days).

By providing light duty work to your employee within the first 3 days they are off work, you can avoid a **Time Loss Claim**. Time Loss Claims increase your case reserves, which raises your premiums and reduces potential refunds to all Retro members. Also ask us about **KOS** (kept on salary), to help reduce your rates when light duty isn't available.

As a part of the retrospective rating group, it is your responsibility to provide light duty work whenever possible. Please call your Claims Analyst for early return to work assistance and preparation of a light duty job analysis.