

# 13 Steps

## to lowering your workers' compensation cost



SCF Arizona specialists always are looking for ways to reduce your workers' compensation costs. But we can't do it without you. A safe workplace just doesn't happen; it takes commitment from everyone – from the top down.

There must be no doubts about the priority you place on your employees' safety and health. By following these 13 steps, you can impact the costs of your workers' compensation insurance.

- 1. Management commitment** – When management continuously demonstrates genuine interest in preventing accidents and in providing a safe and healthful workplace, supervisors and employees more likely will do the same.
- 2. Supervisory accountability** – Because supervisors or team leaders work with line-level employees daily, the job of reinforcing safe work behavior falls to them. Management specifically should instruct supervisors about the steps they need to take when directing employees to work safely.
- 3. Observe careful hiring practices** – Company personnel who do the hiring need to ensure that job candidates are matched carefully with the skills and abilities for the job. Job references always should be checked, and specific questions dealing with former safety practices should be explored.
- 4. Prevent accidents** – In any business, accident prevention is the key to keeping claims costs low.
- 5. Danger awareness** – Be aware of and immediately fix any hazardous conditions. Always look for trouble. Report hazards immediately, so that they can be corrected.

**6. Set up and publicize your company's safety policy** – SCF's loss control consultants work with you to provide safety and educational training programs. We will show you how to conduct a 'safety audit,' which assesses your entire safety system and involves all your employees.

**7. Report injuries immediately** – All accidents and significant incidents should be reported promptly and investigated to determine the causes. Promptness is essential, as those involved may forget important facts. The "Employer's Report of Injury" (form 101) is your first step in determining compensability and helps to ensure that your employee will get the required medical treatment.

Submit the form within 24 hours, if possible, to SCF and mail the original to the Industrial Commission of Arizona (ICA).

**8. Partnership is the key** – Work with your SCF claims adjuster to report any pertinent changes or facts relating to a claim. Staying in close communication with SCF helps us help you keep your costs down.

**9. Exercise medical control** – Since medical bills make up the bulk of claims expenses, it is important to direct injured workers to a physician or clinic in the Preferred Connection Network (PCN).

Under Arizona law, employers are allowed to direct injured workers to a physician of the employer's choice for the first visit. Many will continue to be seen by the same doctor for follow-up visits.

To order the printed brochure please e-mail us at [SCFAZsafety@scfaz.com](mailto:SCFAZsafety@scfaz.com).

Please reference the form number at the bottom of this document.





All doctors and clinics that are part of SCF's medical network offer quality care at rates discounted from the ICA physicians' fee schedule.

As an added bonus, PCN providers agree to make referrals only to other medical providers within the network.



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SCF suggests that employers preselect a preferred provider facility before an accident occurs and advise workers in writing of the designated site.

- 10. Encourage transitional work programs** – Develop and maintain transitional work programs and encourage early return to work. Premiums are reduced; the risk of possible litigation is lowered; less retraining is required as there is no need to hire additional employees; employee morale is bolstered, which increases overall productivity – all of which help lower your costs.
- 11. Report possible subrogation actions** – Subrogation actions involve cost recovery from any third party that may have contributed to the injury or illness. At SCF, our Legal Team will pursue subrogation matters at no cost to you. Depending on the circumstances, this could result in huge cost savings to you.
- 12. Look for and report suspected fraud** – Our investigators aggressively pursue suspected fraud cases. When you fill out the form 101 (Employer's Report of Industrial Injury), if you question the validity of the claim or if you believe alcohol or drugs may have been a factor, there is an area (item 31) for you to express your concerns.  
Our investigators maintain a confidential fraud hotline (800.526.5226) to report suspicious activity.
- 13. Association Safety Program (ASP) participation** – By participating in a group plan, policyholders can earn a "bonus" dividend in addition to their individual dividends, based on the safety success of the association.

**Claims Call Center**

602.631.2300  
800.231.1363

**Policy Call Center**

602.631.2600

**Certificate of Insurance Call Center**

602.631.2570  
866.284.2694  
Fax 602.631.2599  
Fax 866.617.5680

**Employer's & Physician's Initial Report of Injury Fax**

602.631.2888  
800.356.4867

**Preferred Connection Network (PCN)**

602.631.2230

**Fraud Hotline**

800.526.5226

**scfaz.com**

**DISCLAIMER:**  
These recommendations were developed using generally accepted safety standards from safety organizations and governmental and industry sources. Compliance does not guarantee that you will be in conformance with any laws or regulations or any other safety requirements. Compliance does not ensure the safety of your occupation/ place of business.

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care trust & you  
SCF



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