WORKERS' COMPENASTION
RISK MANAGEMENT
PROGRAM

SAFETY MANAGEMENT
CLAIMS MANAGEMENT
RETURN TO WORK (RTW)
COMPLIANCE

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RISK MANAGEMENT

Managing company risk is difficult. Employers too often are subject to a changing environment. Whether it be managing employee behavior, interpreting new Governmental regulations, or a physically changing jobsite, employers need tools and guidance to mitigate risk and cost while ensuring compliance with applicable laws.

The ESM Risk Management Program is a comprehensive out-of-the-box suite of Safety, Claims Management and Return To Work (RTW) tools. This written compliance program includes over 450+ best practices, tools and trainings that have been developed in working with 500+ employers over 12 years. Our program can help you control your Experience Modification Rate (EMR / X-Mod) and Workers' Compensation costs while also assisting with avoiding potential costly Cal-OSHA penalties.

For more information visit our Risk Management Product Page.

SAFETY MANAGEMENT
CLAIMS MANAGEMENT
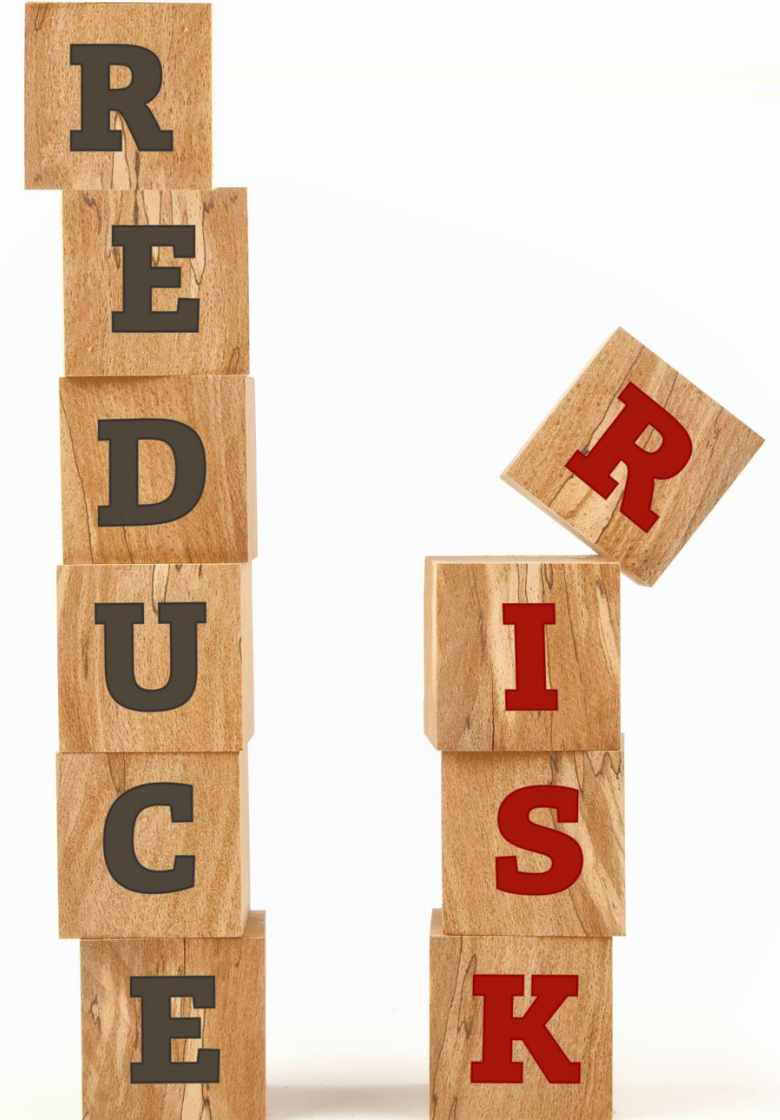RETURN TO WORK (RTW)
COMPLIANCE

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Safety Management Initiatives
(Prevention)
Provided assistance and direction in developing the following Safety Programs *(not an all inclusive list)*

- **Establish a Safety Committee that governs the Risk Management program**
  - Establish annual measurable goals, initiatives that support the goals and assign ownership
  - Quarterly onsite safety meetings
- **Develop a Safety Matrix to organize and track all goals and initiatives**
  - Training
  - Inspections
  - Violations
  - Safety policy development
- **Safety & Health Policy** (S&H Policy)
- **Injury & Illness Prevention Program** (IIPP)
- **Code of Safe Practices** (COSP)
- **New Hire Safety Orientation Module** (NHSO)
- **Compliance with Cal-OSHA Standards & IIPP Implementation**

Claims Management Initiatives
(Cost Mitigation)
Provide assistance and direction with developing Claims Management processes *(not an all inclusive list)*

- **Establish internal claims reporting process and kit**
  - Identify gatekeeper and site WC coordinators

- **Provide training to all supervisors / managers on claims reporting**
  - Ensure knowledge and comfort level with Carrier's system

- **Establish carrier communication protocols**
  - Identify the key stakeholders and decision makers

- **Review and enhance an internal First Aid program**
  - Review [ESM webinar](#) on First Aid

- **Review and confirm selection of designated Medical Provider**

- **Educate designated Workers' Comp coordinator**

Return To Work (RTW) Initiatives

(Cost Containment)

Provided assistance and direction in enhancing the Return To Work program *(not an all inclusive list)*

- **Formalize a written RTW program** *(utilizing ESM's proprietary RTW program)*
  - o Establish timeline for development
- **Review and recommend revisions to Job Descriptions**
  - o Include the Essential Functions and Physical Demands
- **Establish Temporary Alternative Duties (TADs)**
  - o Assist with identifying modified duty options across all locations (including off-site options as applicable)
- **Evaluate Medical Providers**
  - o Identify local clinics; provide clinic evaluation checklist

WORKERS' COMPENSATION RISK MANAGEMENT		REDUCING RISK & COST		

Program	Risk Management Program Features *(Instant download upon payment via website)*	Basic $5,495	Professional 6,995	Premium $7,995
Safety Management	**Safety & Health Policy** *(Compliance)*	✓	✓	✓
	Injury & Illness Prevention Program *(Compliance)*	✓	✓	✓
	Code of Safe Practices *(Compliance)*	✓	✓	✓
	New Hire Safety Orientation Module *(Compliance)*	✓	✓	✓
	Job Safety Analysis (JSA) Templates and Examples	✓	✓	✓
	OSHA 300 Log + Guidance for OSHA visits *(Compliance)*	✓	✓	✓
	OSHA Safety & Health Policies *(Compliance)*: *(BBP, Confined Space, Emergency Action Plan, Fall Protection, Fleet Safety, HazCom, Hearing, Heat Illness, Forklift), PPE, Respiratory, etc.)*	✓	✓	✓
	Drug & Alcohol Policy & Program	✓	✓	✓
	Forms to comply with Cal-OSHA's IIPP Requirements *(Compliance)* *(Inspections, Safety Communications, Warnings, New Hire, Supervisors Report, etc.)*	✓	✓	✓
	Safety Committee Management Modules	✓	✓	✓
	Safety Suggestion Program	✓	✓	✓
	Trainings *(Compliance)* *70+ Tailgate Training modules	30+ Safety Program Training modules* *(Including attendance sheet, PowerPoint, learner's guide, quiz & answers)*	✓	✓	✓
	Safety Matrix for IIPP Tracking *(Track: goals, initiatives, inspections, trainings, suggestions, violations & more)*	✓	✓	✓
	Safety Audit *(Quarterly company safety scorecard that measures performance)*	✓	✓	✓
	Job Safety Performance + Tracking Matrix *(Quarterly or Annual employee scorecard measured on 5 criteria)*	✓	✓	✓
Claims Management	**Claims Management Reporting Kit** *(Compliance)* *(Compliance forms, decision trees, reporting instructions, supervisor training, etc.)*		✓	✓
	Claims Management Summary Report *(ESM's proprietary management matrix, including: historical trending matrix policy year summary matrix (Initial/Unit Stat/Renewal Reports), Glossary, etc.)*		✓	✓
	Workers' Compensation Loss History Trending Matrix		✓	✓
	Job Description Template and Examples		✓	✓
	Workers' Compensation Claim Forms *(Compliance)*		✓	✓
	First Aid Program *(Compliance)* *(Declination form, decision tree, first aid Log, compliance with 2017 reporting)*		✓	✓
Return To Work	**Return To Work Program** *(Compliance)* *(54-page manual including forms, best practices, how to comply with FEHA & more)*			✓
	Temporary Alternative Duties (TADS) Template & Examples *(Guidance on establishing modified duties across the organization)*			✓
	Occupational Clinic Evaluation Form			✓
	Light Duty (modified duty) Tracking Matrix *(Tracks days and dollars saved via modified duty)*			✓
Consultation		15 hrs	15 hrs	20 hrs

PROGRAM FEATURES

- Safety Management (Cal-OSHA) Policies & Procedures

- Safety & Worker's Compensation Training modules that correlate with OSHA requirements

- Workers' Compensation Claims Management tools, reports & trainings

- Comprehensive Return To Work program

- Subject Matter Experts that assist with implementation

RISK MANAGEMENT PROGRAM

PREMIUM

SAFETY MANAGEMENT
CLAIMS MANAGEMENT
RETURN TO WORK
COMPLIANCE

PROGRAM ADVANTAGES

- Ensure compliance Cal-OSHA standards

- Framework for a sustainable & scalable Risk Management culture

- Workers' Compensation strategies and tools needed to manage your Experience Modification Rate (X-Mod)

- Best practices gleaned from working with 1,000+ employers to manage and reduce your Workers' Compensation risk and cost

PROGRAM BENEFITS

- Reduce Workers' Compensation risk and cost

- Negotiate additional "Scheduled Credits with insurance carrier reducing your Workers' Compensation premiums (offsets cost of program)

- Reduce litigation exposure related to Workers' Compensation claims

- Avoid costly Cal-OSHA citations

- Accelerate compliance with Cal-OSHA standards

- Safety initiatives that focus on reducing injury frequency and severity

- Reduce Temporary Disability payments via Return To Work that drive your Experience Modification Rate (X-Mod)

- Become a subject matter expert in administering your Workers' Compensation program

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