

BULLETIN

Harnessing the Impact of Communications



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Behind virtually every successful workers' compensation program, you will find an effective

communications initiative.

Some are formalized and well-scripted while others tend to be an extension of the organization's business culture. Regardless of the

form the communications program takes, a best in class program will be characterized by people who understand the workers' compensation system, show uncompromising commitment to safety and loss prevention, and know what to do should a near miss or accident occur.

In this issue of the SIB, we want to outline key components of an underlying workers' compensation communications program. Communications programs are limited only by

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imagination and businesses may employ endless variations to accomplish their objectives. In an attempt to simplify the discussion of this process, we will rely on one of the most proven techniques for presenting any complex type of information. We will explore the Who? What? Where? When? and Why? of



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workers' compensation communications programs. Whether your organization is already using a well orchestrated communication campaign or simply trying to generate a discussion of workers' compensation issues at the next safety committee meeting, our goal is to help you reassess and enhance your existing communication efforts.



WHO? The first question to address is to whom the workers' compensation

communications should be directed. The answer is workers' compensation affects everyone at the workplace and everyone should receive some type of workers' compensation training. However, people's needs vary and in turn, communications should be modified accordingly. Organizations typically consist of senior executives and directors, middle managers and line supervisors, and employees and associates. Each of these groups has a very distinct role to play if a business' workers' compensation program is to be

successful. First, senior executives and directors set the tone for the program. They dictate what principles and philosophies will be held in high esteem within an organization. They must set a strong example for the rest of the organization. Middle managers and supervisors can mean the difference between a claim costing \$5,000 or \$50,000. They must enforce safety standards while overseeing production goals. They are also an organization's first line of defense when an accident occurs. They become the organization's

goodwill ambassador when an injury occurs. They must respond with a sense of timeliness and sincerity when dealing with injured

employees and their families. Third, employees must take ownership of safety for themselves and their co-workers. If safety is promoted as an uncompromising principle, they must agree to abide by the standards which

have been set as a condition of employment.

WHAT? The next question is what to communicate with respect to workers' compensation. While the level of information will vary depending on whether you are communicating with managers, supervisors, or employees, there are certain aspects of workers' compensation which are critical to performance. For example, everyone within the organization should understand the purpose of the workers' compensation system, how the system works, what mechanisms the organization has in place to ensure a safe work environment, what actions should be taken should an accident occur, what benefits an injured employee is entitled to, how to access these benefits should they be needed, and what their responsibilities are in order to maintain these benefits. When these issues are discussed ahead of time and information resources are freely shared, employees tend to feel less threatened. Claims which do occur tend to be resolved more readily. It is when an information void exists that employees seek out attorneys for legal advice and counsel, thereby driving up claims costs and absence durations.

WHERE? Workers' compensation communications can and should be on as many internal agendas and programs as possible. Workers' compensation issues and objectives

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should be directed at senior executives. While senior management often sees the line item costs associated with insurance premiums and claims costs, there is often a need to help them understand the indirect costs associated with workplace injuries. These indirect costs are often multiples of the hard dollar costs an employer pays. They result from reduced production levels of having a position unfilled or being forced to utilize less skilled labor; increased administrative costs of having supervisors deal with increased paperwork or investigations; additional time and resources devoted to the hiring and training of temporary workers; and reduced morale as employees become distracted by the events and activity associated with workplace injuries. Too often, these costs are hidden and fall off senior management's radar in

deference to what are considered more pressing corporate issues. Middle managers and supervisors must receive ongoing workers' compensation education and training as well. They do the majority of hiring and training of new employees. They are also typically responsible for the ongoing training and enforcement of safety standards

among the existing employee population. As a result, they must understand the impact they have on workplace safety, ultimate costs, and resulting productivity. These issues should be discussed at department meetings with the same intensity

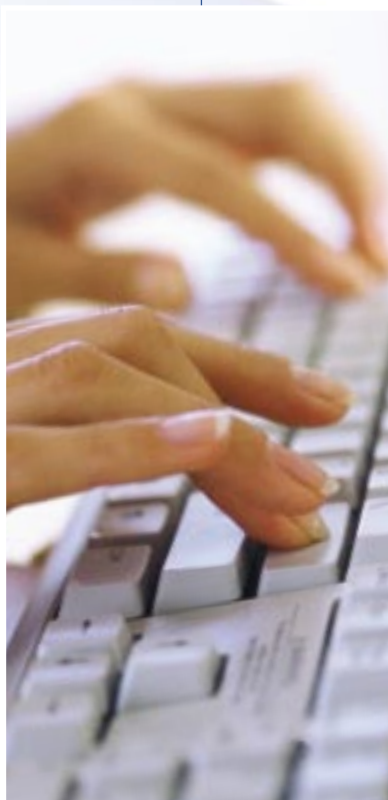
and frequency of production goals, service standards, and sales initiatives. At the employee

level, education and awareness can be raised at departmental meetings, safety committee functions, or morning toolbox talks. The bottom line is to seize each and every opportunity to talk about workers' compensation issues in support of an safe and productive business environment.

WHEN? A number of employers are beginning to place a great deal of emphasis on communicating safety values and expectations during the job interview. Safety posters are prevalent in the lobby; commitments to a drug free workplace are noted on the job applications; return to work procedures are denoted in the employee breakroom. Placing a great deal of emphasis and discussion on safety protocols, a drug free workplace, and stringent return to work procedures can discourage potential job

candidates who have less than honorable intentions and work ethics. These types of individuals would much prefer to work for a company that did not have strong procedures in place. Once a job offer is made, most organizations do a good job introducing safety principles as a part of new employee orientations. However, orientation is just the beginning. Communication and training must be frequent and ongoing if safety habits and accident procedures are to take effect. The ultimate goal is to create a positive business culture in which safety is a matter of course of doing business.


WHY? Clearly, communication is the cornerstone to successful business practices and operations. Workers' compensation is no exception. Businesses today know that the better an employee



understands workers' compensation issues, the more effectively they can support and utilize the system for the purpose in which it was attended. They are also learning to communicate and promote workers' compensation principles and expectations with the same enthusiasm and intensity that they promote their products and services.

Some organizations realize they must launch effective employee communications campaigns drawing on the same marketing and advertising principles used to reach their customer base. Creativity and repetition rule in these scenarios and workers' compensation principles become second nature and a matter of business course.

Midwest Employers Casualty Company has long recognized the value of effective workers' compensation communications and we are fully prepared to help you launch a communications program or enhance your existing communications initiatives. For many years, we have invested

in and grown the capabilities offered by Midwest Employers University. Today, our clients have a range of educational and communication tools that they can incorporate into their own communications platform. For more information about how Midwest Employers can assist you with your communications efforts, contact Jill Parris at jparris@mwecc.com or 1-877-975-2667 today. 

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