



The Human Side of Workers' Compensation

Building a Stronger Workplace by Asking the Right Questions

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So many times when consultants and companies think about Workers' Compensation, they think in terms of managing the claim, making sure the employee is getting the most efficient care, and how to get the employee back to work as soon as possible. Data is gathered to help determine such things as frequency of claims by employee age, shift, and time of day, as well as types of claims and number of claims with attorney involvement. Safety programs are developed around these metrics.

While many of these metrics and approaches are helpful, and can impact the overall cost of risk, they tend to be managed as if they are separate and distinct from the overall company operations, the company's culture, and the company's brand. In essence, they are managed in a vacuum. It is like a doctor deciding to operate before he has all the facts.

This bigger picture is currently very bleak, and one which has ramifications to the future of business as we know it and to the direction U.S. businesses will take in the future.



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“ There is a much bigger picture to Workers' Compensation, one that calls for interdisciplinary cooperation within the entire organization. ”





Let's Start with the Statistics

In a 2013 survey by research firm Forum, 47% of U.S. employees responded that they trust management less than in the past.

A recent Gallup poll found that 70% of American workers are disengaged from their jobs.

Even more optimistic surveys point to real problems of employee satisfaction and trust. A Deloitte Study in September 2012 of 560 employees employed by big companies worldwide found that 35% of employees were not satisfied with their jobs, 26% of Millennials planned to leave their employer within a year, and only 27% of employees who plan to leave their company trust management. Of all employees surveyed which plan to leave, 66% felt communication was ineffective.

Negative employee sentiment is reflected in a higher frequency of Workers' Compensation claims and more employees with loss time accidents are getting attorneys. No amount of claims management, loss control, or analytics can overcome this tsunami.

Companies consistently on the "Best Places to Work" list understand trust has to be earned every day and employees are truly the backbone of any company.

Bigwidesky, a marketing company, believes companies as a whole, need to be more human. This has to come from top management and permeate throughout the organization.

Is Your Company “More Human” When an Employee is Injured? Here are Some Questions to Ask

When an employee is injured and has a lost time accident, who makes the first call to the injured employee? The carrier? The TPA? An in house nurse? Management? A designated co-worker?

When that call is made, is there true empathy for the injured employee? Is the compensation system adequately explained to the injured employee? Do you have someone within your organization that helps the injured employee “navigate” the Workers’ Compensation process?

Does a manager or coworker visit the injured employee at home and in the hospital?

Are “care packages” such as food baskets etc. sent to the injured employee and family?

From a safety standpoint, does middle management have the authority to shut down a line or stop production if they see an unsafe act or an unsafe condition?

Does management communicate and listen to employees about ways they can make the job safer?

Does middle management get incentives for safety or just for production?

Are satisfaction surveys done to get a reading on how employees view and trust management?

We recently helped a client who was having lost time injuries in one department. While we looked at conditions and operations, we also asked questions. During one of these discussions, one employee told us he knew exactly how the losses were happening, and had a simple and effective solution. We then asked why he never told anyone. He replied “Nobody ever asked. I didn’t think management cared.”

We see some great strides which some companies have made to build trust. Ultimately, these companies will be more competitive, have less turnover, and build a brand where their employees and customers are fiercely loyal. Being more human is just good business.

1. <http://www.prnewswire.com/news-releases/employees-bosses-today-rarely-apologize-inspire-less-trust-new-survey-reveals-231687451.html>
2. <http://dupress.com/articles/talent-2020-surveying-the-talent-paradox-from-the-employee-perspective/?id=us:el:dc:redirect>

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To be the worldwide value and service leader in
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Our Goal

To be the best place to do business and to work

