

Workers' compensation management checklist for snow & ice contractors

1. Understanding Workers' Compensation Policies

- ☐ Know the benefits provided, including injury costs and lost wages coverage.
- ☐ Determine if you will use an insurance carrier or opt for self-insurance.

2. Risk Identification and Profiling

- ☐ Conduct thorough risk assessments for snow and ice removal operations.
- ☐ Develop a risk profile focusing on high-frequency and high-severity incidents.
- ☐ Utilize reports such as loss runs and class coding to evaluate risk levels.

3. Experience Modifier Rate (EMR)

- ☐ Understand how the EMR is calculated and its impact on insurance premiums.
- ☐ Strive to maintain an EMR below 1.0 to stay competitive in project bidding.

4. Claims Management

- ☐ Establish protocols for efficiently managing workers' compensation claims.
- ☐ Focus on facilitating modified duty or return-to-duty programs for injured workers.
- ☐ Ensure compliance with medical restrictions during employee recovery.

5. Employee Training Programs

- ☐ Develop targeted training programs addressing specific risks like slips, falls, and strains.
- ☐ Incorporate diverse training methods to accommodate different learning styles.
- ☐ Regularly update training materials based on recent incident data.

6. Safety and Risk Mitigation

- ☐ Implement standard operating procedures (SOPs) for safety in snow and ice removal.
- ☐ Conduct regular site walks and safety audits to identify potential hazards.
- ☐ Collaborate with clients on property-specific risk management strategies.

7. Tools and Resources

- ☐ Leverage resources from insurance brokers and carriers for risk management support.
- ☐ Utilize job safety analyses and interviews to gather insights into risk exposures.

8. Evaluation and Improvement

- ☐ Regularly review and update risk management and training plans.
- ☐ Monitor industry standards and compare them against your business practices.
- ☐ Engage in continuous improvement to enhance safety measures and reduce claims.