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Reduce Your Risk and Workers' Compensation Costs

To many practice owners, workers' compensation insurance is just another unavoidable cost of doing business and an expense over which they have little control. However, controlling workers' compensation costs are not as difficult as one might think.

Here are some common sense steps you can take to improve your accident record and control your workers' compensation premiums:

Cost reduction begins with the hiring process. Good interview techniques and thorough background checks will help you identify potential problems.

- Begin by reviewing the applicant's resume. Pay careful attention to gaps in employment history. Ask the applicant to explain the reasons for these gaps. Probe for information about the applicant's attendance record during previous jobs.
- Conduct a complete background check after you have obtained written consent from the applicant.
- If you decide to use any additional screening tools, be sure to establish reasonable criteria and apply uniformly for all applicants. Examples include:
 - Fitness-for-duty physical exam and medical history review
 - Skill and/or personality test to assess competency and work ethic.

Make workplace safety a top priority. Train new employees to perform their job safely. Develop a written program that is presented to all new hires during their orientation.

Maintain safety awareness. Continually remind your employees to practice safety by posting reminders in common areas and holding meetings to discuss safety issues.

Monitor employee morale and take steps to deal with employees who may be causing problems.

Reduce the risk of accident or illness by keeping the work place clean. For example, you can reduce trip-and-fall accidents by eliminating clutter.

Institute programs to keep the workplace drug and alcohol free. Within legal parameters, test employees for drug and alcohol use.

No one benefits when employees get hurt on the job. With focus and effort, you can make workplace injuries less frequent and less severe, thereby making your veterinary practice a better place to work.



Broker and Consultant: HUB International Midwest Limited, HUB International Midwest Insurance Agency (CA)