WORKER'S COMP CLAIMS MANAGEMENT

Ah, you say . . . not your problem. That's why you have insurance. I hear roofers complain all the time about their W/C carrier not fighting questionable claims, rolling over and paying everything. When I ask them if their involved in the claims management, or what ammunition they provide their carrier they look at me like I've lost it!

We've talked about light duty in this column before, but there are still a lot of roofers that feel they don't have any light duty available. We've all heard the saying: pay now or pay later. If you leave the entire claims management function to your carrier, you'll get what you deserve. OK, so it's not nice for me to put it that way, but who knows the employees better? Who's "on the ground" seeing these guys working off the books when they're injured? It's not the carrier's claims manager! They're miles away, if not in a different state.

When you have a roofer injured, communication is the key. Stay in touch with both the injured roofer and the claims representative from your carrier. This communication starts by reporting the claim in a timely manner. Send a few guys to drop by on the way home to visit them. There are a couple of reasons for this. First, it lets injured workers know you care about them, and holds down the fear factor that causes most claimants to litigate, thus escalating the cost of the claim. It also lets them know they're being watched. It's hard to hide the secret job when folks are dropping by.

Return the claims representative's calls. They are only trying to manage your claims and keep your costs down. A little effort on your part lets them know you're interested in controlling costs. If most of their phone calls go unanswered, why should they worry about worker's compensation fraud . . . you don't seem to care, and when it's all said and done, it's your premium that's affected.

Modified duty serves a few purposes. First, if the treating physician releases the employee to modified duty, and it's available, they must accept it or risk loosing benefits. It also prevents them from being able to work elsewhere off the books and draw your disability check and getting used to two incomes, and you better believe the disability check is your liability, regardless that it's from your carrier.

Get involved in injury prevention. Get involved in claims management. It's all part of running a profitable, competitive roofing operation.

Circle Literature Rack Number 0050

SAFETY MEETING

COMPANY NAME:____

Conducted by:____________________________Date:__________________

Employees Attending

Name / Signature

FIRE EXTINGUISHERS

Fire extinguishers are a necessary tool on every roofing job. Every kettle should be equipped with an ABC-rated fire extinguisher. Whenever applying roofing material using a torch, a fire extinguisher should be close at hand. Fire extinguishers should be checked monthly and the tag initialed off. Once a year, the extinguishers should receive a full maintenance check by a reputable fire extinguisher servicing company.

Portable fire extinguishers are rated by the class of fire they are designed to combat. Class A is for ordinary combustibles. Class B is for flammable liquids, greases or gases. Class C is energized electrical equipment. It is important that you know what type of extinguishers you have on site, and what they are used for. Some extinguishing agents in a Class A extinguisher, for instance, will conduct electricity and could place you in danger for your life. DO NOT USE water extinguishers on energized electrical equipment. Multi-purpose extinguishers (the most common types) are rated ABC, safe and effective on all three classes of fire.

Often, a number rating will precede an extinguisher classification. This number related to the size fire an experienced person can safely put out with that extinguisher. An extinguisher rated 4A will cover a fire twice the size of an extinguisher rated as 2A. Class C extinguishers have only a letter rating to indicate that the extinguishing agent will not conduct electrical current.

Base your selection on the size and classification needed plus compatibility with what you are trying to protect. Familiarize yourself with the location, use and limitations of your fire extinguishers. Remember the **PASS** rule: **P=Pull** the pin that will unlock the operating handle. **A=Aim** the stream at the base of the fire. **S=Squeeze** the operating handle and **S=Sweep** the stream from side to side. Move carefully in on the fire, aiming at the base, sweep back and forth.

MSDS Reviewed: Substance:____________________________________
Presented by:__________________________Date:_________________
Please print your company name here and name of person who conducted meeting
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