

WORKERS' COMPENSATION 101

- The New Jersey Workers' Compensation Act provides benefits to workers who are injured or contract a disease while in the course and scope of their employment regardless of their own negligence or that of a co-employee.
- Qual-Lynx adjusters work to confirm that there is an employment relationship, that the accident arose out of and in the course of employment and that there is a causal relationship of an injury or medical condition to an incident or exposure at the work place.
- Worker injuries account for over 75% of all of our claims
- Studies show that most injuries are preventable and can have a lifelong impact on the employee's work and home life.
- What we do after an employee is injured has a significant impact on the outcome.



WHAT CAN YOU DO?

- ✓ Report the claim as soon as possible to Qual-Lynx at 888-342-3839
 - ✓ Maintain contact with the injured employee periodically which can help prevent them from getting an attorney.
 - ✓ Investigate the accident promptly to help determine the root cause of the actions leading to the injury and secure any evidence or pictures. Any surveillance cameras or witnesses? Is there a 3rd party at fault (such as a faulty piece of equipment) that we can subrogate against to get money back for the JIF?
 - ✓ Develop a Transitional Duty Policy which helps to reduce claim costs and raise employee morale.
 - ✓ Make sure Supervisors Incident Report is completed and forwarded to Qual-Lynx
- Employee claims to have hurt themselves while stepping down from a work truck. Supervisor's investigation of the area and photos taken led to questions about the claim and its compensability. This led to surveillance which called the injuries claimed into question. This is likely leading to a Section 20 settlement of the matter and greatly reduced claim costs
- Employee claims to have fallen walking into the building carrying several cups of coffee. No one saw it happen, but several heard it happen. Those that heard the claimant fall did not think about it at the time, but when completing the supervisor's incident report thought it was odd that no coffee spilled and the claimant did not appear to have just fallen. The incident seemed a little odd which led to further investigation which ultimately led to a denial of the claim.

THINGS TO KEEP IN MIND

- Chainsaw Safety – njmel.org > safety > toolbox talks > Fall season > Chainsaw-General safety awareness
- Wood Chipper Safety – njmel.org > safety > toolbox talks > Fall season > Wood Chipper

NEXT MONTH

THE WONDERFUL WORLD
OF SUBROGATION!!