

Claims Management

“More than just an injury”

John J Sliwicki
Vice President of Risk Management
Lakeshore Recycling Systems, LLC

Injuries Will Happen

- Is “Incident Free” possible
 - Reality of production demands and human nature make it difficult,
 - I do believe it is possible (commitment, technology, etc.)
- What do we do until then?
 - Learn critical skills to manage claims and the people involved
- Worker’s Compensation in Illinois

First Response

- Immediate engagement and claim setup
- Go see the employee! (Meet/Speak with the family if possible)
- Communicate and provide information
 - Explain the comp system
 - Use Empathy where possible, sympathy everywhere else

Duration of the Claim

- Constant flow of compassionate communication
 - From safety, risk and OPS
- Make sure they get paid and don't "penny pinch"
 - Damaged items, small extras make a big difference (GPS, phone, BT)
 - No gap in pay, ever.
- Use the carrier and TPA, but lead them do not rely on them

Personal Insight

- Be open and honest with the employee and family
 - Attorney's, Indemnity and Settlement
- “No fault” means the outcome is predetermined
- Operations has to be involved and get it
 - Lack of communication and indifference is the difference
 - Return to work and modified duty
- They will not all go according to plan!
(professionals, etc.)