

Ten Ways to Save on Workers Compensation Costs

- 1) Excellent hiring practices & employee screening.
- 2) Experience modification worksheet audit.
- 3) Claim reviews prior to experience modification filing.
- 4) Written light duty program.
- 5) Audit your final audit.
- 6) Consider excluding owners (Partners & Stockholders).
- 7) Hire an agent/broker that's a workers compensation expert.
- 8) Be sure all subcontractors are insured.
- 9) Written safety program that walks the walk.
- 10) Watch for signs of fraud.