



Message from our CEO...

Dear valued owner,

I hope this message finds you well. As you navigate the challenges of managing a large workforce in the delivery industry, I wanted to take a moment to discuss a topic that is critical to your success: workers' compensation.

We understand that the safety and well-being of your employees is of utmost importance. That's why it's crucial that all drivers adhere to established procedures when it comes to reporting workplace injuries and gathering the necessary information in a timely manner.

By doing so, you not only ensure that your employees receive the care they need as quickly as possible, but you also help to create and maintain a safe work environment for everyone. Additionally, adhering to the established procedures can potentially help you avoid costly mistakes and delays.

I want to stress the importance of reporting injuries promptly, no matter how minor they may seem. Even seemingly small injuries can have a significant impact on an individual's health and well-being, and can also affect the productivity and morale of your team as a whole.

I understand that reporting and safety can be challenging, especially for your younger and less experienced drivers. That's why we are committed to providing all the support we can to help you meet these important responsibilities. We have established training programs and resources to help you understand the proper procedures for reporting injuries and ensuring a safe work environment.

Together, we can make a difference in maintaining a safe and productive workplace for all. Thank you for your ongoing commitment to our team and our customers.

Jaime Barrientos
Chief Executive Officer

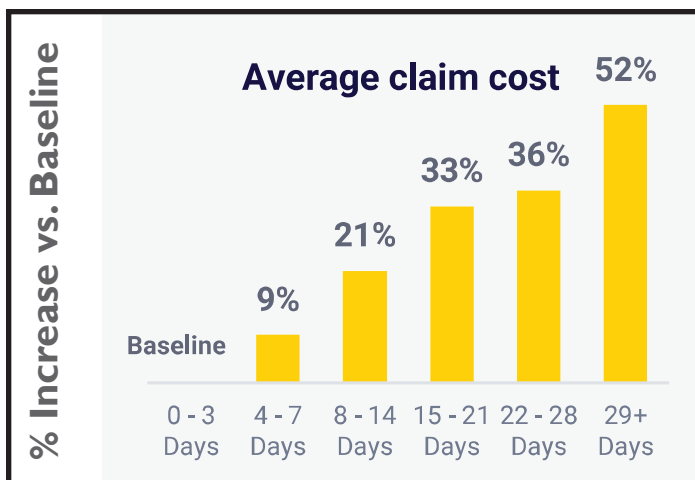
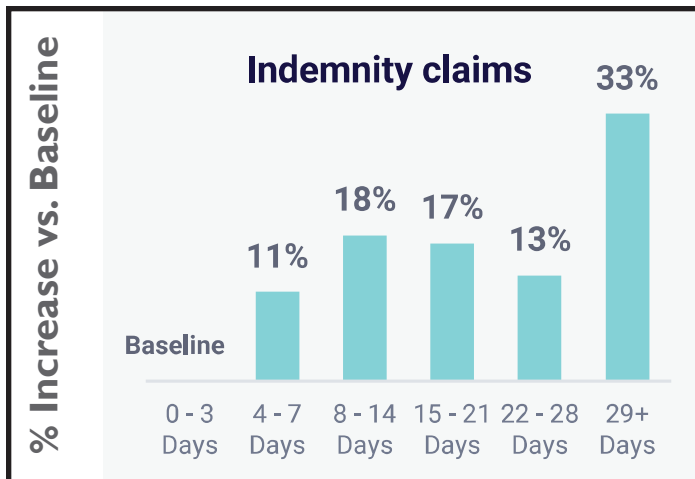
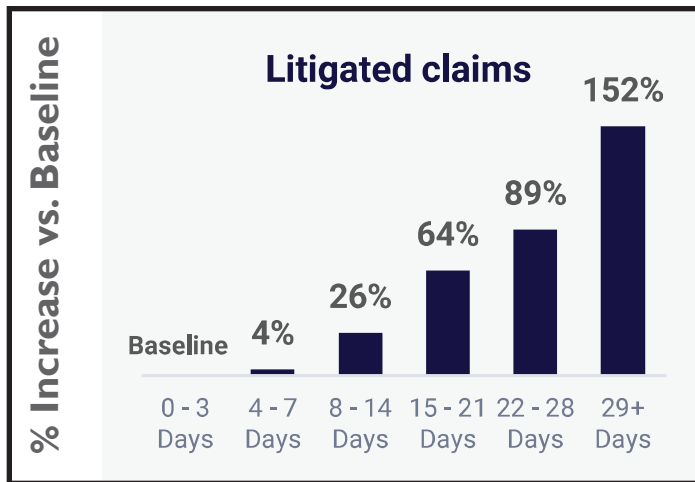
Workers compensation claim reporting lag study

As internal risk managers to small business owners in the last-mile logistics industry, Acuity Risk Consultants helps support your operations by handling administrative tasks and advising on cost-saving measures and insurance costs. We help companies establish standards for reporting all accidents and incidents in a timely and complete manner. We understand the importance of reporting promptly, as delays can result in increased costs for the business owner.

In the event of an employee injury, Acuity helps manage the incident reporting process and ensures the employee is taking the necessary steps to return to work. Acuity establishes an empathetic rapport with the injured employee, helps them understand the workers' compensation process, and ensures timely access to appropriate medical care. Through continuous communication, transparency, and standardized reporting processes, we help enforce and promote an efficient and safety-conscious culture within the organization.

**Just scan here
and set up a
no cost review
of your workers
comp program.**





Best practices...

Below are some best practices to follow when it comes to reporting claims:

- **Educate employees about their responsibility to report injuries**
Make sure this information is refreshed with employees at least annually.
- **Encourage workers to seek appropriate medical treatment if needed**
Discuss injuries with workers in private to encourage open communication. Communicate positive messages to injured workers (e.g., "we want you back!"). Express concern and do not blame or belittle injured workers.
- **Designate an individual to be responsible for reporting claims and administering compliance**
Consider having a backup to be responsible so that claims can be reported as they occur, 24 hours a day, seven days a week. This will help eliminate confusion and make sure injured employees understand whom to notify when injured.
- **Notify administrator (TPA) immediately**
This will allow an assigned claims specialist to contact the injured employee right away. Provide complete known information about the circumstance of injury; supplying the assigned claims specialist additional updates promptly thereafter is equally critical.
- **Hold supervisors accountable for following accident reporting procedures**
An empathetic and supportive response to the injury by a supervisor/HR is typically the best way to establish a positive rapport internally.
- **Measure and monitor report timeliness**
Recommended best practice is to target 80 percent of claims reported within three days.
- **Understand the scope of injury and contributing factors**
By understanding how the injury happened (when feasible), you will gain valuable insight to help prevent future occurrences.
- **Follow up with the injured worker frequently**
Ask how the employee is doing and make sure they know you value them as a part of your team. Acknowledge their concerns and help them navigate the injury process. Work with the injured worker proactively on stay at work or return to work opportunities and any needed job modifications.



Workers Comp Triage

Implementing an internal medical triage program in your last mile logistics company can offer several benefits in managing workers' compensation incidents and claims more efficiently. Here are some advantages you can expect:

- 1. Timely and appropriate response:** Having an assigned medical professional dedicated to handling low-level incidents allows for a prompt response to injuries and illnesses. They can assess the situation quickly, provide initial medical advice, and determine the appropriate course of action. This helps in minimizing delays and ensures that employees receive timely care.
- 2. Cost savings:** By having a medical professional triaging incidents internally, you can potentially reduce the need for unnecessary emergency room visits or specialist consultations for minor injuries. This can lead to significant cost savings for your company by avoiding expensive medical bills and reducing workers' compensation claim costs.
- 3. Better injury management:** An internal medical triage program can ensure that each incident is appropriately documented and monitored from the beginning. The assigned medical professional can assess the severity of the injury, provide initial treatment advice, and guide employees through the recovery process. This proactive approach to injury management can help prevent complications and promote faster healing, ultimately reducing missed workdays.
- 4. Improved communication and coordination:** With a dedicated medical professional, you can establish clear lines of communication between injured employees, supervisors, and medical providers. This facilitates better coordination, ensuring that everyone involved is well-informed about the status of the injured worker and any necessary accommodations or restrictions. Effective communication can lead to smoother return-to-work processes and reduce the likelihood of misunderstandings or conflicts.
- 5. Enhanced safety awareness:** As the assigned medical professional interacts directly with your employees, they can also contribute to promoting safety awareness and injury prevention. They can identify recurring issues or patterns in incidents, provide training on proper safety protocols, and suggest preventive measures to minimize the risk of future injuries. This proactive approach can lead to a safer work environment and a decrease in workers' compensation incidents over time.

- 6. Data-driven decision making:** By centralizing incident reporting and management through the internal medical triage program, you can gather valuable data on the types of injuries, their frequency, and associated costs. This data can be analyzed to identify trends, pinpoint areas for improvement, and make informed decisions to further mitigate risks and optimize your operations.

Implementing an internal medical triage program can help you streamline the management of workers' compensation incidents, reduce costs, improve employee care, and enhance overall operational efficiency.

Outstanding Workers' Comp claims keeping you up at night? **We Can Help!**

Acuity Risk Consultants
bridges the gap between business owners
and the insurance industry.



If you have, here are some ways to help:

- Having a dedicated team of licensed professionals.
- Continuous follow-ups and communication.
- Establishing and enforcing proper reporting standards.
- Ensuring your team is compliant and accountable to those standards.

The above could potentially result in up to 50% cost savings.



Acuity Risk Consultants
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Have you ever experienced a workers' compensation claim that in your opinion took too long and cost your business too much money? Do you think your current Return to Work (RTW) process could use some improvement or support?

Work Injury Costs - 2020

COST

total in 2020 ----- \$163.9 billion
per worker ----- \$1,100
per death ----- \$1,310,000
per medically consulted injury ----- \$44,000

Time Lost Due to Work Related Injuries - 2020

DAYS LOST

total in 2020 ----- 99,000,000
due to injuries in 2020 ----- 65,000,000
due to injuries in prior years ----- 34,000,000
in future years from 2020 injuries ----- 50,000,000

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