The smart business leader’s guide to workplace injury prevention.

At Frankenmuth Insurance, we understand your employees are your most valuable assets and that a single workplace injury can affect morale, productivity, and your bottom line. That’s why effective workplace injury prevention isn’t just a safety measure: it’s smart business.

What forward-thinking companies know about workplace injury prevention

Today, many manufacturers are adopting innovative strategies to address common injuries faster, prevent claims in the first place, and keep operations running smoothly.

Here’s a look at some of the latest trends helping businesses stay ahead:

1. **Onsite medical care:** Providing immediate first aid or on-the-spot medical evaluation can keep minor injuries from becoming major issues. That’s why many manufacturers are partnering with onsite medical providers who can assess, treat, and document injuries right away, reducing unnecessary emergency room visits, limiting follow-up care, and helping employees recover faster.

2. **Urgent care contracts:** If onsite care doesn’t seem like a fit for your business, consider establishing a contract or relationship with a local urgent care, so employees have a designated facility for workplace injuries. This can help avoid the stress of finding somewhere to send your employee, while also ensuring that paperwork is processed more efficiently and communication is streamlined between your company, your workers compensation insurance agent, and the healthcare provider.

3. **Telehealth and virtual assessments:** Telehealth is also an option – offering instant access to

healthcare professionals who can quickly determine the appropriate level of care (whether that's self-care, urgent care, or emergency treatment). Frankenmuth Insurance, for example, offers an injury triage service for workers compensation policyholders. The service is provided through your policy and gives supervisors and injured employees immediate access to trained healthcare professionals at no additional cost.

4. **Health fairs and screenings:** Proactive wellness initiatives, like health fairs, screenings, and ergonomic assessments, can help identify health risks before they become problems. These programs also empower employees to take charge of their health while reducing workplace injuries, improving productivity, and lowering the likelihood of claims.

5. **Workers compensation knowledge:** At least one person on your team should have a deep understanding of your workers compensation coverage, including policy details, reporting requirements, and claim procedures. Having an expert on your side means injuries are documented thoroughly, claims are filed promptly, and complications or delays are minimized.

6. **Safety training:** Regular training on injury prevention, proper lifting techniques, and reporting ensures employees act safely and confidently, which can reduce the risk of injury and prevent minor incidents from escalating.

7. **Clear communication:** You should establish clear protocols, so employees know exactly how to report injuries and what steps will be taken to treat them. Transparent communication ensures incidents are handled efficiently, fosters trust, and supports a faster and safer recovery for your team.

8. **Rapid response:** If an employee is injured, timing is everything. Rapid response not only helps your team recover faster, but it can also significantly reduce the likelihood of a costly claim and/or business disruption. (For more information, read our blog post: 5 benefits of promptly reporting workers compensation claims.)

9. **Collaborative conversations:** Working closely with your workers compensation carrier can help you implement best practices, streamline reporting, and identify strategies to prevent claims. Plus, early communication with your insurer after an injury can make a big difference in outcomes, costs, and employee recovery.

Your employees are the backbone of your business, and investing in workplace injury prevention — from rapid response and clear reporting protocols to proactive wellness programs and safety training — is essential for protecting both your people and your operations.

Want to take your workplace injury prevention and claims management strategy to the next level? Connect with your local, independent insurance agent today to explore solutions tailored to your business.

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