Clarion Review

Business & Economics

A Field Guide to Workers' Compensation: A Holistic Approach to Improving the Health, Safety and Productivity of Human Capital

Janet R. Douglas
BookSurge
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Five Stars (out of Five)

Workers' compensation is an intimidating topic. For those who have been injured, trusting that a company will provide the necessary support to see one through a personal injury claim can be scary. On the other side of the issue, administering such a claim can be an enormous undertaking. A company needs to see to the well-being of the employee, ensure that safety practices are up to both legal and company standards, and manage repercussions that can range from low morale in the workplace to litigation.

According to author Janet R. Douglas, "close to half of corporate profits can be consumed in providing treatment for injuries and illness, repairing damaged equipment, paying increased premiums for experience-based health and property-casualty insurance, and compensating for absent workers." Furthermore, she asserts that "the annual costs of occupational injury and illness are five times the cost of HIV/AIDS, three times the cost of Alzheimer's disease, and almost as much as cancer." These numbers are shocking and serve to illustrate the importance of her book, *A Field Guide to Workers' Compensation*.

With contributions from fourteen professionals in the fields of workers' compensation and occupational medicine, this book is a primer for an incredibly complex topic and a detailed overview of the issues associated with workers' compensation. Douglas, the founder of the Symbiocon Group, a network of consultants who specialize in human capital risk management, begins with a chapter on the history of this type of insurance, then moves on to chapters that detail cost by region and how businesses can choose to pay for workers' compensation insurance. Following this are chapters dealing with occupational medicine, injury prevention, and successfully navigating a worker's claim from the time of injury to return to employment. The remainder of the book is devoted to the administration of worker's compensation. Included

here are chapters on working with managed care, analyzing and evaluating data, and fitting occupational safety into management practices.

The author has a done a remarkable job of explaining this multifaceted subject. Managers who need a resource for setting up a worker's compensation program will find in this book a wonderful resource for getting started. Each chapter is full of practical advice on topics such as dealing with an aging workforce, understanding pain and disability syndromes, and modifying work assignments, all with the goal of helping the administration to improve both cost and productivity while protecting the injured party. Each chapter ends with a list of references for further reading. There are also more than thirty pages of appendices that offer specific examples of documents like injury report forms, job descriptions for occupational health nurses and injury case managers, and alcohol and drug policies in the work place.

This book is a valuable reference for any administration office. The information and recommendations provided will help injury claims managers to negotiate workers' compensation issues in a way that is both beneficial to the company and fair to the employee.

Catherine Thureson