
❖ Workers Compensation Savings ❖

Volume 2 Issue 1

January 1999

Save 7.5% With A Drug-Free Workplace Program

Right now you can take the first step towards saving up to 7.5% on you existing workers compensation premium. The State of Georgia Legislature enacted important legislation that allows all employers in the State the opportunity to reduce their workers compensation expense.

The program is easy to set up with the help of Townley Kenton a firm that has been helping employers reduce workers compensation expenses since 1946. Its affiliation with Drugs Don't Work in Metro Atlanta and The Metro Atlanta Chamber of Commerce, allows Townley Kenton to lead employers step by step toward a guaranteed premium savings.

The requirements are simple according to Alvin M. Townley, Jr., President of the fifty year old firm. First a written substance abuse policy statement is prepared and tailored to the firms culture. Second, drug testing is used for the following situations:

- ◇ Reasonable Suspicion
- ◇ New Hires
- ◇ On-The-Job-Injuries
- ◇ During Rehabilitation
- ◇ A Fit For Duty Physical

The third step is employee drug awareness education and supervisor training. After the training the fourth part of the program deals with a "Help" resource list or an Employee Assistance Program.

With seven (7) out of ten (10) drug



Seven (7) out of ten (10) drug users are working in someone's business

users working in someone's business, employers are well advised to implement this money saving program. In addition to the 7.5% annual savings most employers discover even more savings because with fewer on-the-job injuries a business may soon see their experience modification reduced.

Studies by the Substance Abuse and Mental Health Services Administration show that 38 to 50 percent of on-the-job injuries and accidents can be directly attributed to drugs and alcohol. Compared to a non-using employee, a drug using employee is 3.6 times more likely to injure themselves or another person in a workplace accident. ***They are 5 times more likely to file a workers compensation claim.***

Townley says, "Don't put it off another day. Let our fifty years of know how help you make your workplace drug free."

Workers Comp Experts Agree

The best way to reduce your Workers Compensation Cost is to implement a safety program. With management support and employee involvement a sound safety program will provided continued savings for your organization.

Here are some other **best practices** a business can implement to help contain workers compensation costs.

- ◆ Check Rate Classification.
- ◆ Pay Small Claims yourself.
- ◆ Buy Back Small Claims.
- ◆ Reduce Loss Reserves.
- ◆ Close Open Claims Quickly
- ◆ Use Pre-Employment Physicals
- ◆ Get Injured Workers Back to Work
- ◆ Drug Test All Injured Employees.

Many employers have discovered the benefits of adopting employee work related policies that help reduce workers compensation claims. **These suggested employee policies are available through Townley, and can be reviewed by an employer's legal counsel.** Properly used, they may prevent abuse of the workers compensation system.

Townley Kenton Inc
750 COMMERCE DRIVE, SUITE 308
DECATUR, GA 30030
(800) 633-1946
(404) 377-7774