

Getting To Know: Risk Management

Workers' compensation can be some of the most complicated and expensive aspects of running a small business. GMS is a leader in reducing workers' compensation costs, helping you carry out decisions that will minimize the adverse effects of risk on your organization.

WORKERS' COMPENSATION

- Cost containment strategies
- ✓ Loss prevention strategies
- Hearing representation
- **Drug testing**
- Workplace injury reporting

UNDERWRITING / POLICY COMPLIANCE

- Risk incentive program
- V Pay-as-you-go premium plan
- Management of BWC policy
- **Deductible options**

CLAIMS ADMINISTRATION

- State unemployment administration
- Claims management and investigation
- **Nurse triage**
- M Independent medical exams
- Return-to-work programs

LOSS PREVENTION / SAFETY SERVICES

- Safety programs and audits
- SHA walk-throughs
- M Industry-specific training
- Workplace noise monitoring
- Fleet management

Risk Management Lifecycle

Ston 1	



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