



Ron Bowen, right, a loss prevention consultant for LWCC, frequently evaluates potential loss areas and provides safety recommendations for policyholders across the state like Mike Maranto, left, safety director for Ferrara Fire Apparatus in Holden, La.

## Safety is no accident for LWCC policyholders

“Safety is no accident,” says Kristin Wall, CEO of Louisiana Workers’ Compensation Corporation (LWCC). “It takes an organizational commitment to safety from the top down. It’s something we preach to our policyholders every day.”

Ferrara Fire Apparatus is one of LWCC’s policyholders, and safety director Mike Maranto agrees with Wall. “Every good safety program has to have one thing to make it work—it has to be based on sound management that buys into it,” he says. “My philosophy is that safety is everyone’s responsibility. You can’t just count on me to be your safety person. You’ve got to be your own safety person, too.”

LWCC strives to partner with each and every policyholder so that they can protect their employees from injuries and make safety an integral part of their culture. The company’s team of 14 loss prevention consultants works with businesses to develop practical, effective safety programs, and as a result, policyholders are seeing significant reductions in accident frequency rates.

“LWCC’s goal is to help businesses foster a mindset and environment that make safety a top priority, both on and off the job,” says Ron Bowen, an LWCC loss prevention consultant. Bowen makes regular visits to businesses like Ferrara to evaluate potential hazards, investigate accidents and make recommendations to improve workplace safety.

LWCC, a private, nonprofit mutual insurance company, is the state’s largest writer of workers’ compensation insurance, providing coverage to 23,000 policyholders statewide. The company carries an “A” (Excellent) rating from A.M. Best and has been named four years in a row as one of the top 50 property and casualty insurance companies in the nation by Ward Group, the leading authority on insurance benchmarking.

“Preventing accidents is key, especially when it comes to training new, inexperienced workers,” says Bowen. To help policyholders get started, LWCC provides them with an online service, Interactive, which allows 24-hour access to policy and claims information

as well as free workplace publications, safety videos and posters, and ready-to-use safety meeting guides.

“We’ve been very impressed with LWCC and really appreciate the relationship we have developed with them,” says Craig Ledoux, human resources manager for Ferrara. “With LWCC, workers’ comp really isn’t a big issue for us. But when we do have claims, they’re here for us and they do a very thorough job.”

In a perfect world, businesses would never have to worry about workers’ comp. But when workplace accidents do occur, LWCC is committed to providing quality, fair treatment for injured workers and getting them back to work as quickly as possible. OMNET, LWCC’s occupational medicine network, provides injured employees with immediate access to more than 2,000 healthcare providers statewide. Through appropriate medical care, responsive claims management and faster return to work, OMNET reduces the cost of lost-time claims and results in fewer days off the job.

In addition to a focus on safety and managing claims, LWCC also emphasizes the importance of stopping fraud. The company’s special investigation unit tracks down fraudulent claims, gathers evidence and provides prosecutors with courtroom-ready cases. With more convictions than all other carriers in the state, LWCC saves millions of dollars each year by uncovering fraud.

“LWCC is no ordinary company,” says Wall. “Workers’ comp is all we do, and we do it only in Louisiana. That makes us experts, and this expertise gives us the tools to provide an advantage to our customers, who benefit from our safety programs and claims management.”

Customers of LWCC who are longtime partners and who have excellent safety records also benefit through dividends. LWCC has returned more than \$25 million to qualifying policyholders in the past two years.

“LWCC has proven to be a smart choice for us,” says Ledoux. “They’re here for us and have taken the time to learn our business and develop a relationship with us. It’s a great partnership.”



Kristin Wall, CEO of LWCC

### AT A GLANCE

Primary Product/Service: . . . . . WORKERS’ COMPENSATION INSURANCE

Top Local Executive: . . . . . KRISTIN WALL, CEO

Local Employees: . . . . . 320

Year Founded: . . . . . 1992

Web Site: . . . . . www.lwcc.com

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