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Inaccurate Job Descriptions Costing Employers

Have you viewed your organizations job descriptions lately? Are you now asking yourself if you even have job descriptions for all employees within your organization? If you answered no to both questions, now might be the time to review. Job descriptions, along with other factors, determine an employer's work comp insurance rate. Simply put, a job description lists the tasks, responsibilities or functions of a particular job. Still wondering why an inaccurate or absent job description is important to work comp, other than affecting your rates? Wonder no more.

According to [Advanced Worksite Solutions](#), a general job description may include a minimal list of basic tasks and weight requirements. For example, lifting 30 pounds daily to a table is different than lifting the same 30 pounds above one's head. Yet, countless job descriptions give a general statement of "Required to lift 30 lbs." Many employers are turning to a functional job description (FJD). FJD's include weight and movement requirements, providing a clearer insight on who will work best for the job and reduce injuries occurring from under qualified workers. Another alarming statistic, provided by the [Physicians News Digest](#), states **new employees account for 32 percent of all workplace injuries**. To help prevent work injuries, employers may want to start at the hiring process.

Prescreening an employee's ability to complete the tasks on a FJD can greatly reduce employer costs. [Advance Worksite Solutions](#), in compliance with the Americans with Disabilities Act and Health Insurance Portability and Accountability Act, simulates the job environment and tasks to gauge a new employee's physical abilities. This is beneficial in reducing future work comp claims involving unknown pre-existing injuries or those acquired because of the workload. In addition, having an injured worker return to work can be disastrous if job descriptions are not in place. If a job is not well defined, a doctor may have a hard time determining if an employee is capable of performing the required job function, or even if that employee can in fact return to work. If modifications are required to for the employee to return to work, the modifications will be hard to determine without a current or valid job description.

Job descriptions also help insurers classify your business based on the type of work performed. Often times, the description used on payroll can become the overall classification of the company and in turn, can define your premium, according to [Workers Compensation Consultants](#). Employers may need to check the accuracy of these descriptions with their agents. Regardless of the reason for verifying and

updating job descriptions, it is in the employer's best interest to review and create job descriptions (for those lacking one) with all of an organization's positions.

Resources

Advanced Worksite Solutions,

<http://www.advancedpt.com/AdvancedConsulting/postOfficeEval.htm>

Physicians News Digest,

<http://www.physiciansnews.com/business/1008yaqer.html>

Workers Compensation Consultants

<http://workcomconsultant.com/workers-compensation-for-new-employers.htm>