

# Case Study: Injury Management Success at Bowen Engineering

## Company Problem

**Bowen Engineering**, a nationally operating general contractor specializing in wastewater, energy, and chemical processing projects, faced significant financial and operational challenges due to workplace injuries. Even minor incidents had major cost implications with employees operating in physically demanding and safety-sensitive environments.

From 2013 to 2015, Bowen's workers' compensation premiums increased from **\$893,000 to over \$1.17 million**, driven by a rising Experience Modification Rate (EMR). As their EMR exceeded 1.1, Bowen became ineligible to bid on certain high-value projects, posing a critical threat to their revenue pipeline and industry reputation.

At the time, Bowen lacked a centralized, standardized injury management program. Each location handled incidents independently, often resulting in employees being sent offsite to a healthcare provider, even when the injury could have been resolved with basic first-aid. This default response not only disrupted operations but also frequently triggered unnecessary recordable cases under OSHA standards, inflating their TRIR and contributing to increased insurance costs.

## Our Solution

**Examinetix** conducted a comprehensive evaluation of Bowen's injury management program. We reviewed three years of loss run data, OSHA 300 logs, incident reports, and insurance history. Our goal: redesign their program to reduce cost, minimize recordables, and restore competitive bidding eligibility.

We introduced a proactive, physician-led **Injury Management Program** tailored to Bowen's operational risks. The program integrated:

- **24/7 Tele-Triage** access to licensed clinicians for immediate injury evaluation
- **Case Management** to guide appropriate care and recovery timelines
- **Claims Administration** to control costs and speed up processing
- **Claims Investigation** to uncover root causes and prevent recurrence

## Implementation

Examinetix launched the new program with Bowen in **October 2016**. Our onboarding process included:

- Developing communication protocols and job profiles
- Training for supervisors on triage access and incident reporting
- Integrating our platform for streamlined documentation and analytics

By leveraging Examinetics' nationwide care network and technology-enabled services, Bowen gained fast access to care, reduced administrative burdens, and ensured all stakeholders had visibility into injury outcomes.

## Results

From 2017 to 2023, Bowen realized measurable improvements:

- **Workers' comp premiums dropped** from \$1,003,967 in 2017 to **\$843,333 in 2023**
- Bowen's **average annual cost savings totaled \$191,749.26**
- Their **EMR decreased**, making them eligible again for previously inaccessible bids
- The program helped them win **new contracts**, directly tied to their improved safety rating

## The Examinetics Advantage

This case demonstrates how a proactive, structured injury management program can transform both operational performance and financial outcomes.

By partnering with Examinetics, Bowen Engineering:

- Reduced total recordable incidents
- Lowered injury-related costs
- Increased workforce productivity
- Reopened access to restricted business opportunities

**Examinetics is your partner in protecting employees, reducing risk, and achieving compliance across the entire employee health lifecycle.**