

Injury Management Success at Bowen Engineering

How a proactive injury management program reduced workers' compensation costs and restored competitive bidding eligibility.

\$1.00M

2017 Premium

Workers' comp premium at program start

\$843K

2023 Premium

Workers' comp premium after sustained improvement

\$191K

Annual Savings

Average annual cost savings over program duration

These improvements helped Bowen Engineering regain eligibility to bid on projects previously restricted due to Experience Modification Rate (EMR) thresholds — directly protecting future revenue and competitive market position.

A Critical Challenge Requiring Decisive Action

Bowen Engineering, a nationally operating general contractor specializing in wastewater, energy, and chemical processing projects, faced significant financial and operational challenges related to workplace injuries. Even relatively minor incidents carried major cost implications due to the physically demanding and safety-sensitive nature of the work.

Between 2013 and 2015, Bowen's workers' compensation premiums increased from **\$893,000 to over \$1.17 million**, driven largely 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 competitive position.

Examinetics partnered with Bowen Engineering to design and implement a proactive injury management program that reduced unnecessary recordable incidents, improved injury response processes, and lowered overall workers' compensation costs. The results were both measurable and sustained over a multi-year period.

Key Drivers

Rising EMR from 2013–2015

Lost bidding eligibility above EMR 1.1

Decentralized, inconsistent injury response

Escalating workers' comp premiums

No centralized triage or case oversight

Operating in High-Risk Environments

Bowen Engineering operates nationwide as a general contractor focused on complex infrastructure projects in wastewater treatment, energy systems, and chemical processing facilities. These environments present elevated operational risk by nature — demanding rigorous injury management practices that many contractors struggle to maintain consistently across distributed job sites.

Physically Demanding Labor

Crews perform heavy manual work in confined, high-exposure environments with elevated injury potential.

Safety-Sensitive Operations

Chemical processing and energy systems demand zero-tolerance protocols for incident response and documentation.

High-Risk Jobsite Conditions

Distributed multi-state project sites created significant variability in how injuries were handled and reported.

At the time, Bowen lacked a centralized injury management program. Each location managed workplace injuries independently, resulting in inconsistent response protocols and limited oversight. Employees were often sent to external healthcare providers even when injuries could have been addressed through basic first aid — disrupting operations, increasing administrative burden, and frequently triggering unnecessary OSHA recordable cases.

Financial and Competitive Risk from Fragmented Injury Management

The absence of a structured injury management system created compounding operational and financial challenges for Bowen Engineering. Without standardized protocols, the company had no reliable mechanism to ensure injuries were triaged correctly, treated at the appropriate level of care, or documented in a manner that protected against inflated OSHA metrics.

The consequences were direct and material. Rising recordable incident rates drove Bowen's EMR above the 1.1 threshold — a benchmark widely used by project owners and general contractors to qualify bidders. Exceeding this threshold rendered Bowen ineligible to compete for certain high-value construction contracts, creating a measurable and growing risk to future revenue.

Addressing this challenge required more than operational adjustments at the site level. It demanded a systemic redesign of how Bowen identified, responded to, managed, and reported workplace injuries — across every project, in every location.

Inconsistent Injury Response

No standardized protocols across job sites

Unnecessary Offsite Referrals

Minor injuries escalated to external providers

Inflated OSHA Recordables

Avoidable incidents recorded, driving up TRIR

EMR Exceeding 1.1

Threshold breach triggering bid disqualification

Escalating Premium Costs

Workers' comp costs rising year over year

Structured Evaluation to Identify Root Causes

Examined conducted a comprehensive evaluation of Bowen's injury management program to identify opportunities for measurable improvement. Rather than applying a generic solution, the assessment was designed to surface the specific drivers of Bowen's rising costs and deteriorating safety metrics — and to build a program architecture directly responsive to those findings.

1

Loss Run Analysis

Three years of workers' compensation loss run data reviewed to identify cost patterns and claim drivers

2

OSHA 300 Log Review

Incident logs examined to distinguish avoidable recordables from unavoidable events

3

Incident Report Audit

Site-level incident reports assessed for documentation quality and protocol consistency

4

Insurance History

Full premium and claims history analyzed to quantify the financial trajectory

The objective was to redesign Bowen's injury management approach to reduce overall cost, minimize unnecessary OSHA recordables, improve response consistency across all project locations, and restore competitive bidding eligibility by bringing the EMR below critical thresholds. The assessment formed the analytical foundation for every subsequent program design and implementation decision.

A Proactive, Physician-Led Injury Management Program

Based on the assessment findings, Examinetics implemented a proactive, physician-led Injury Management Program tailored to Bowen's operational risks and distributed project structure. Rather than reacting to injuries after the fact, the program was built around early intervention — ensuring every incident received the right level of care, at the right time, through the right channel.



24/7 Tele-Triage

Immediate access to licensed clinicians who evaluate injuries in real time and determine the appropriate level of care — reducing unnecessary offsite referrals and preventing avoidable recordables.



Case Management

Coordinated oversight to guide appropriate treatment plans and support safe return-to-work timelines, minimizing lost-time incidents and controlling claim duration.



Claims Administration

Streamlined claims management processes to control costs, reduce administrative burden, and accelerate claim resolution across all project locations.



Claims Investigation

Structured investigations to identify root causes of incidents, support accurate documentation, and prevent recurring injuries that inflate recordable rates.

Launch and Integration: October 2016

Examinedics launched the new injury management program with Bowen Engineering in October 2016. The implementation was structured to minimize disruption while rapidly establishing consistent protocols across all active project sites. Success required both organizational alignment and technical integration — ensuring that field supervisors, safety personnel, and administrative staff could all operate within the new system from day one.

By leveraging Examinedics' nationwide care network and technology-enabled services, Bowen gained faster access to medical guidance while significantly reducing administrative complexity. The combination of real-time triage access, structured documentation workflows, and integrated analytics gave Bowen's leadership visibility into injury trends that had previously been impossible to track in a decentralized environment.

01

Communication Protocols

Developed standardized injury reporting protocols and detailed job profiles to support consistent triage decisions across all sites

02

Supervisor Training

Trained field supervisors on accessing tele-triage services and properly documenting incidents in real time

03

Platform Integration

Integrated the Examinedics platform to streamline documentation, reporting, and injury analytics across the organization

04

Network Activation

Connected Bowen to Examinedics' nationwide care network for consistent medical access regardless of project location

Measurable Financial and Operational Improvement: 2017–2023

From 2017 to 2023, Bowen Engineering experienced measurable improvements across both financial and operational metrics. The results reflect the sustained impact of a consistently applied, physician-led injury management program operating across a nationally distributed workforce in high-risk environments.

\$1.00M

2017 Premium

Workers' comp premium at \$1,003,967 at program baseline

\$843K

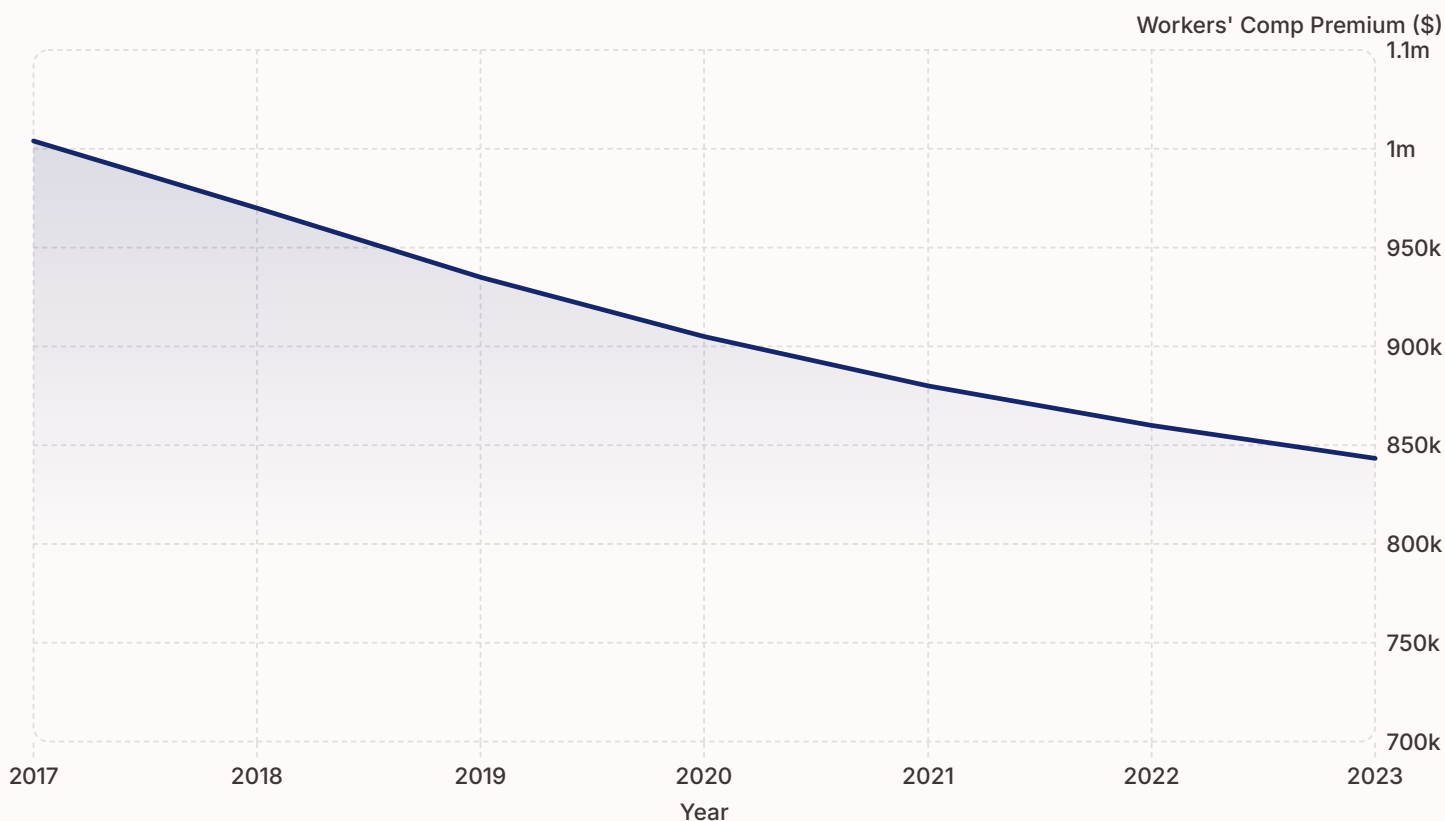
2023 Premium

Workers' comp premium reduced to \$843,333 by 2023

\$191K

Avg. Annual Savings

Average annual cost savings of \$191,749.26 across the program period



The declining premium trajectory above reflects the compounding impact of consistent injury management across the seven-year program period. Beyond cost reduction, Bowen's EMR decreased to a level that restored eligibility to bid on projects previously restricted due to safety rating thresholds — enabling the company to win new contracts directly tied to their enhanced safety performance.

Beyond Cost Reduction: Restoring Competitive Position

The program delivered broader operational benefits that extended well beyond direct workers' compensation cost savings. By systematically reducing recordable incidents and improving injury response quality, Bowen Engineering strengthened its overall safety culture and rebuilt the operational credibility that safety-sensitive project owners require from their contractors.



Reduced Total Recordable Incidents

Consistent triage and case management protocols significantly decreased the volume of avoidable OSHA recordables, directly improving Bowen's TRIR and EMR metrics over time.



Lower Injury-Related Costs

Faster, more appropriate care delivery reduced claim duration, medical costs, and administrative overhead — contributing to sustained premium reductions year over year.



Improved Workforce Productivity

Faster return-to-work timelines and reduced lost-time incidents meant less disruption to active project crews and improved continuity across Bowen's distributed job sites.



Reopened Business Opportunities

The restored EMR eligibility directly enabled Bowen to compete for and win high-value contracts that had been inaccessible during the period of elevated safety ratings.

These improvements strengthened both operational efficiency and Bowen's competitive position in the infrastructure construction market — demonstrating that safety program investment is not merely a compliance cost, but a direct driver of revenue opportunity and business growth.