

# Did You Know?

When you place your business with a Certified WorkComp Advisor you are stepping up to an advanced insurance business consultant process. CWCA's receive additional training specific to the Workers' Compensation industry that enables them to fully understand the errors that commonly occur and the processes that should be implemented to keep you from losing money. They clearly have a better understanding of the insurance industry and are in the best position to advise you on your total insurance issues. Below are actual examples how CWCA's have found, fixed errors and returned money to employers!



## Finding and Fixing Audit Errors

A non-profit outpatient, long-term care facility with 512 employees in nine locations had a 1.71 Experience Mod with losses three times higher than expected. The CWCA reviewed the client's program and found incorrect employee classifications, an inadequate deductible, and no injury management program in place. The CWCA recommended a higher deductible, an audit of current and two prior policy years, and safety programs be established. The deductible change and the audit review reduced the modification factor from 1.71 to ultimately 1.11.



## Driving your Experience Modification to a Minimum

Five hotels with single ownership with more than 2000 employees saw steadily increasing Experience Mod rates. The CWCA examined the Mod worksheets and compared the result of having independent Experience Mods versus a combined rate. The result showed all locations could be combined. The employer received a return premium of \$822,808 and their experience mod dropped from 1.26 to .84.



## Anatomy of a Claim

A social service agency with 390 employees and 22 locations experienced 27 Workers' Comp claims totaling \$89,000 within a six-month period. The CWCA met with the client and found they had no injury management program and were minimally involved in the overall process. The CWCA conducted supervisor training, established an occupational clinic relationship, and held training on how to manage a comprehensive return to work program. Six months later, the client has only had 11 claims with total costs of less than \$1000.

**IMPACT**  
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**CWCAS ARE TRAINED AND CERTIFIED BY THE INSTITUTE OF WORKCOMP PROFESSIONALS (IWCP).**

**But it doesn't stop there. The IWCP supports its community of Certified WorkComp Professionals with a knowledge base of experienced industry leaders.** When you see these four letters – CWCA – you can be sure you're working with an insurance professional who has taken the extra step to bring extra value to your company.