

Are you sure you're not being OVERCHARGED on you're workers' Compensation?

First:

Let's check some points to see if you may have been overcharged for your workers' comp, not just this current year, but for past years also? If so, we'll work hard to recover that money. Think of us as Robin Hood. We take back from the rich (*insurance companies*) and return it to the poor (*Employers*).

Workers' comp is an insurance of rules and fine print. You pay your agent to know the rules and the fine print because workers' comp is the only insurance where you have complete control over how much you end up paying. No need to waste your money due to overcharges for workers' comp year after year.

Just take a few minutes and answer these questions:

- A. When was the last time you had your workers' comp program audited by a Certified WorkComp Advisor?
- B. Do you have a firm grasp of how the insurance company calculates your premium?
- C. Do you know how your experience modification factor is calculated?
- D. Do you confirm it is calculated correctly so you are not overcharged year after year, causing you to lose gobs of money?
- E. Other than reducing employee injuries, are you aware of other ways to reduce your employee injury costs and workers' comp premiums?
- F. Do you know how much each employee injury costs in total extra premium?
- G. Are your employees aware of how employee injuries affect your bottom line?
- H. Do you feel as though you have control of your workers' comp program? If not, what troubles you the most?



Claims Management:

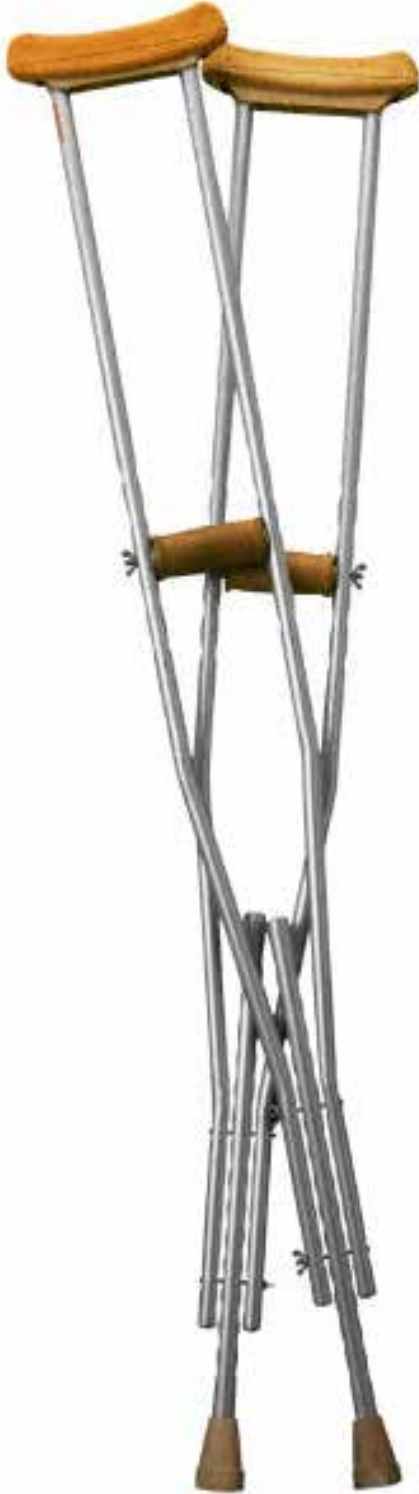


1. Do you have any unresolved employee injuries?
2. Have you been able to reduce the amount (reserves) the insurance company expects to pay your injured employees this year?
3. Have you ever hired a “workers’ comp injury-waiting-to-happen?”
4. Over the past three years what has your experience modification gone up or down? Do you know why?
5. Have you ever received an audit invoice you didn’t expect after your policy expired?
6. Have you ever received a surprise increase in your experience mod?
7. Have workers’ comp attorneys ever “picked your pocket?”
8. Do you know what your next year’s experience mod will be before the end of your policy year so you can budget better?
9. Do you have a three-year plan to reduce your costs and drive your experience modification to its lowest legal minimum?
10. Do you know what that minimum is and how much more money you would have to invest in your business or use at your discretion?
11. In a few words describe how you feel about the medical clinic that treats injured employees.
12. Do you receive a narrative monthly, quarterly or as you desire about unresolved employee injuries?
13. Of all the insurance dollars you spend, are you aware that workers’ comp is the insurance you have the most control over?
14. Think of workers’ comp as a tax on employee injuries. No business owner wants to pay more taxes. What do you see as the first step to lower your tax on employee injuries?

15. Regardless of how much premium you pay for your workers' comp, all unresolved injuries go into the same "fish bowl" for the adjuster to work. Are you aware of how many unresolved injuries may be in that fish bowl?
16. Do you know how much experience the adjuster who handles your unresolved employee injuries has?
17. Do you know the amount the adjuster automatically reserves upon receiving report of injury?
18. Do you know the criteria your insurance company uses to refer the unresolved injuries to a case manager?
19. When does the insurance company consider the injury a "problem" injury?
20. Do you know the process your company uses to audit medical bills for correctness?
21. Will your insurance company pay for surveillance on what you consider "sketchy" injuries?
22. Does your insurance company use internal attorneys, when needed? If they use outside attorneys, are they workers' comp specialist attorneys? Do you get a chance to work with the legal team? What is their success rate?
23. What insurance company recommendations have you put into action this past year?
24. Do you think the recommendations are reasonable compared to the cost of putting them into action?
25. Do you see the benefit of the recommendations?
26. Please share a few details about your current incident prevention program.
27. Do you know the most important date of your workers comp policy?



Injury Management: Return-to-Work



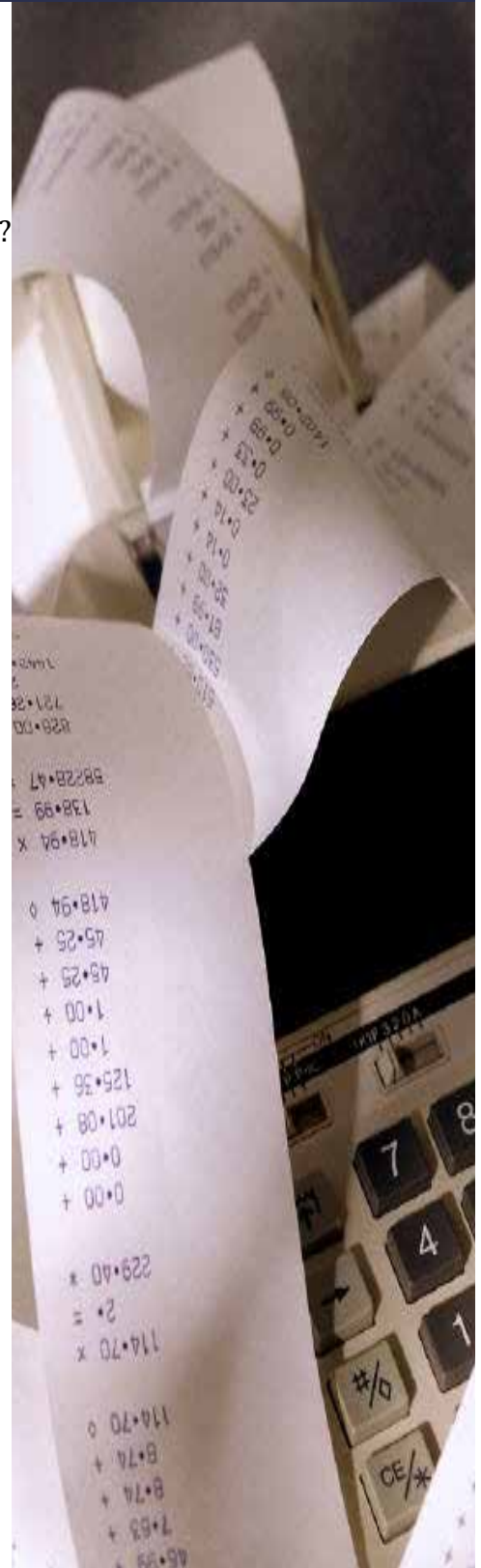
1. Please share your process when an employee suffers an injury.
2. Estimate the percentage of employee injuries where the employee receives both lost wages and payment of medical bills.
3. What is your process to bring injured employees back to work within two days and how do you communicate it to employees?
4. Do you have an administrator who works with injured employees and their paper work?
Please share how that process works.
5. When you look at unresolved injury amounts on the insurance company loss runs, do you notice any amounts that seem to be static and have not changed for 6 months?
6. What kind of relationship do you have with the clinic that treats your injured workers? Has anyone from the clinic visited?
7. What communication process is there to educate employees about how workers comp operates?
8. How aggressive is your insurance company in resolving injuries to your workers?
9. Do you ever pay small medical bills from an employee injury "out of pocket?" Do you still report them to the insurance company?
10. Do you have an "Injured Employee Packet?" Is it written in plain speak and easy to understand?
11. What's your process to educate an employee when they suffer an on the job injury?
12. What's your training program for supervisors to understand the basics of the workers' comp system and their role in it?
13. Are there incentives in place for safe culture?
14. Do you request the insurance company's check register to see where they are spending your money?
15. Do you have a relationship with an independent nurse to call upon in case of a "tricky or sketchy" employee injury?
16. Do you know the "red flags" of suspicious employee injuries?
17. How much does each employee injury cost you in both soft and hard dollars?

Audit Process:

1. Please walk me through your process when you get the postcard the premium auditor is coming?
2. Are you aware the premium audit process is designed so that all mistakes tilt in the insurance company's favor, which means you lose money because you are overcharged?
3. Are you certain no employees wander into a wrong classification that causes you to be overcharged?
4. Do you have a copy of the auditor's worksheet from your last premium audit so we can check for overcharges?
5. Is the auditor in and out in 15 or 20 minutes so none of your staff's time is wasted? Are you perfectly prepared to prevent an overcharge audit?
6. While employees pay taxes on most forms of money you give them, you may not have to include that payroll for workers comp. An example would be severance pay. There are another 15 or so categories.
7. Do you do any government work?
8. Consider your workers comp audit a tax on workplace injuries and maybe more expensive than an IRS audit because you get a workers' comp audit every year.

You want a qualified, certified workers' comp expert at your side just as you want your CPA at your side for an IRS audit.

Do you have that expert at your side for each workers' comp audit?



Experience Mod



1. Can you confirm your experience mod is 100% correct?
2. Even if it is correct, do you know how much further down it can go?
3. Have you seen a report about how much each employee injury impacts your experience mod?
4. Insurance companies make mistakes and charge certain expenses against your mod the rules say they can't charge. Do you know if that has happened? If so, you've been overcharged.
5. When your experience mod increases, do you know why and why went to the number it did?
6. Do you take financial advantage of the 70% rule?
7. Do you know how unresolved employee injuries affect your experience mod factor?
8. Do you have a process to look at unresolved employee injuries the last six months of the prior policy year and what to do about them?
9. How much does reporting an employee injury more than one day after it occurs cost you?

Hiring



1. Do you have written job descriptions complete with essential job functions. (<http://online.onetcenter.org/>)
2. Do you use conditional offer and post offer employment forms?

Compliance

1. Do you have all government requirement posters in place?
2. Do you have OSHA 300 ready for inspection?
3. Have you implemented a hazardous communication program?
4. If I asked an employee to show me where your MSDS sheets are located, would they know?
http://en.wikipedia.org/wiki/Material_safety_data_sheet



Rating Plans

1. Has anyone reviewed which rating plan is best for your company?
2. Do you get money back as a reward for reducing employee injuries because the insurance company paid less out for employee injuries?
3. When you get money back, do you match it up with what you were supposed to get?
4. Do you get a recap or report verifying the accuracy of what you paid?
5. Has your insurance company ever failed to pay a dividend you thought you should get?
6. Have you been made aware of the “fine print” and “gotcha” clauses in your policy?
7. Does your insurance company have the nasty habit of increasing unresolved injury figures just before the most important date in your policy year,, plus just before the return of premium calculation is done?



Toughest Question:

If you want to discuss whether or not we are a business fit for your organization, let us know. Are you prepared to tell the current agent you must make a change?

