



Avoid the 7 Deadly Sins of Work Comp

Eric Petersen

\$14,364

Increased cost of
Work Comp
(\$7,667 ankle sprain)



20% Profit Margin
\$71,820 increase in sales
\$3,000 per removal

24 FREE removals!!



Today's Goals

How Work Comp Works

7 Deadly Sins and How to Avoid Them

7 Steps to Being Prepared for an Injury



TEXT "NEW HEIGHTS" TO 31996



- 7 Steps to Being Prepared Before an Injury
- Weekly Business Tips

How Work Comp Works

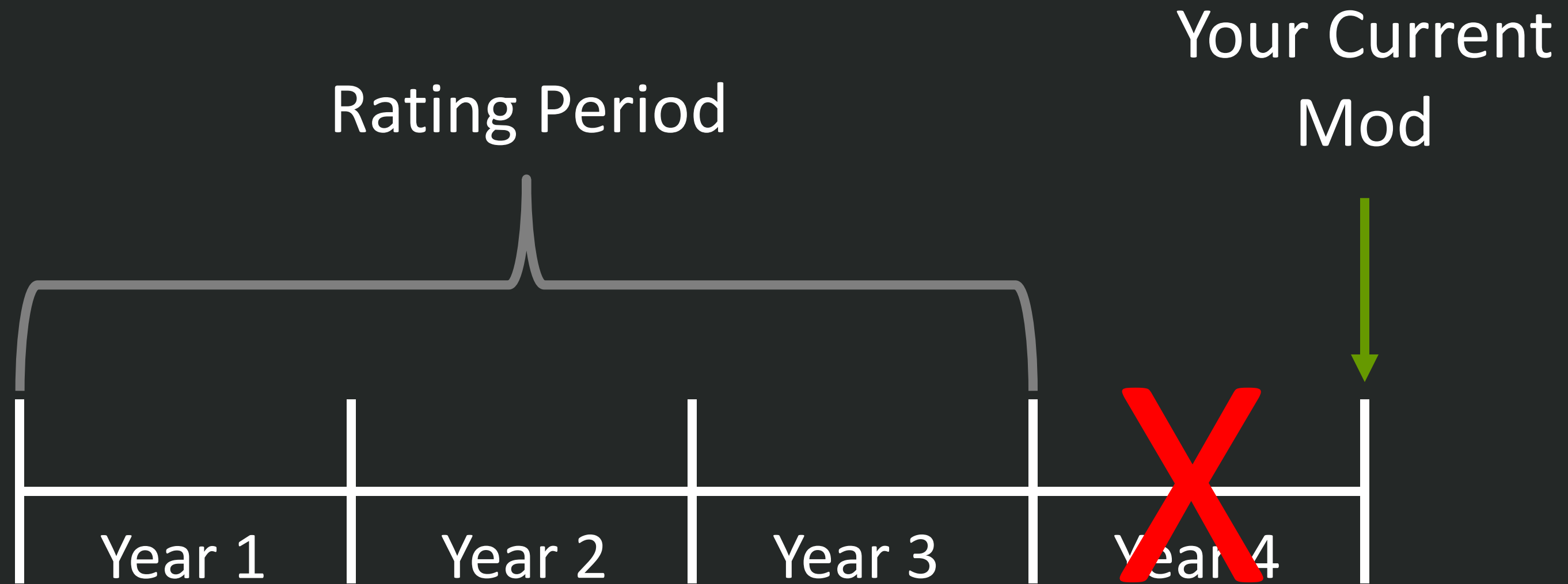
Established as a financing system for employers to pay for injuries

Premium is injury sensitive

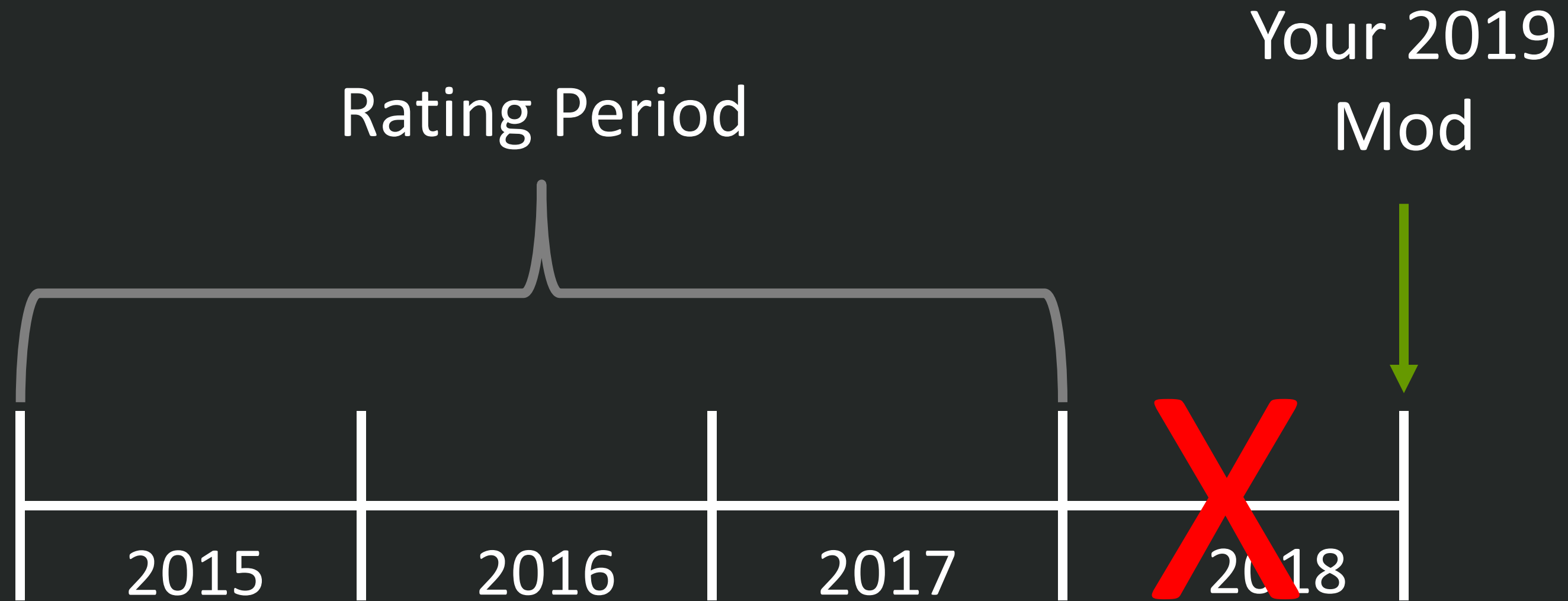
More emphasis on Frequency than Severity



Experience Modification



Experience Modification



7 Deadly Sins of Work Comp

1. **Pride** – dangerously corrupt selfishness
2. **Wrath** – uncontrolled anger or vengeance
3. **Lust** – intense longing
4. **Sloth** – lack of interest



7 Deadly Sins of Work Comp

5. **Envy** – insatiable desire

6. **Gluttony** – overindulgence

7. **Greed** – desire by trickery



1. Pride

Dangerously corrupt selfishness

Believing you are already doing the best you can

Charlie believed he was doing everything correct to keep his employees safe

Be open to suggestions for improvement

Don't be too prideful or stubborn



2. Wrath Uncontrolled anger or vengeance

Being so fed up with WC that you pass it off

*Charlie hated WC and therefore made
Ginny handle it*

It's your responsibility to understand WC

No one can have a better impact
on your WC than you



3. Lust

Intense longing

Wanting the lowest quote but not understanding WC

All Charlie could think of was “Get me a lower quote”

Don't let others blind you by a low rate

Rates change, but your long term cost won't improve by a low quote



4. Sloth

Lack of interest

Accepting that injuries are going to happen

Charlie did not think he could do anything about ankle sprain, before or after

Any injury is unacceptable

You must be an active participant in the claims process



5. Envy Insatiable desire

Allowing injured employees to stay at home for an easy paycheck

Charlie did not get the employee back to work and he was off for 6 weeks

Don't allow an employee to get comfortable at home

You must be creative with light duty tasks within your company



6. Gluttony Overindulgence

Gluttony by doctors

Charlie did not work with the doctor to get the employee back to work

Doctor's love Work Comp, don't let them abuse it

Give the doctor the light duty activities at the time of injury



7. Greed Desire by trickery

Misclassifying employees

*Charlie was misclassifying his employees
as landscapers and got caught*

Open and honest communication

Work with insurance agent/company
to get the proper codes right away



7 Steps To Being Prepared

1. Written Policies & Procedures

- Safety Program
- Tailgate Safety
- Return to Work or Light Duty
- Injury Reporting



7 Steps To Being Prepared

2. Establish Occupational Health Clinic Relationship

- Convenient locations and hours
- Services they provide
- Pre-employment screenings
- Give them your Return to Work policy



7 Steps To Being Prepared

3. Educate all employees on injury procedure

- What to do when injured
- Where to go
- What forms are necessary
- What Work Comp is all about



7 Steps To Being Prepared

4. Use the Occupational Health clinic

- Help direct employee to Occ Health clinic
- Make sure employee has proper documents



7 Steps To Being Prepared

5. Call the Occupational Health clinic

- Explain light duty available and provide job description
- Are you questioning the causation of the injury?



7 Steps To Being Prepared

6. Communication is key

- Injured employee
- Doctor
- HR manager or owner or crew foreman



7 Steps To Being Prepared

7. Get employee back to work within 3 days!

- Saturdays counts in most states
- Adhere to any restrictions



7 Steps To Being Prepared

1. Written Policies & Procedures
2. Establish Occupational Health Clinic Relationship
3. Educate Your Team
4. Know What to do at the Time of Injury



7 Steps To Being Prepared

5. Bring Physician up to speed

6. Communication, Communication, Communication

7. Return Employees to Work ASAP



Questions??



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