



THE
FLANDERS
GROUP

A PRIDE OF INSURANCE EXPERTS

Leadership Training



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Goals for Today

- Define Workers' Compensation?
- Roles and responsibilities of the employer and the employee
- Proper claims handling techniques
- Attorneys and their influence
- Target injury prevention efforts
- Fraud or malingering

What is Workers' Compensation?

EMPLOYERS

- Statutory and mandatory coverage
- Protects you from being sued by your employees
- Provides legal defense

EMPLOYEES

- Tax free Wage reimbursement (*when a doctor removes them from the workplace*) up to 2/3 of the gross weekly wage to a maximum of \$844.29
- Provides medical care based on the diagnosis related to the workplace injury

The Employers Role

The culture of an organization plays a powerful role in determining the outcome of a claim through:

- Demonstrating Caring
- Proactive Communication
- Recovery At Work

70% of injured workers will have no contact with their employer until they come back to work.

The Employees Role

An injured worker has the most power to determine the outcome of a claim because they decide how much effort they'll use to get life back to normal

- Regular medical provider visits
- Keeping the employer advised of progress
- Complying with doctors directions

After 12 weeks out of work, employees only have a 50% chance of ever returning to the workforce.

Proper Claims Handling

- Complete, accurate reporting within the first 3 days
(Studies show that after 72 hours, claim costs generally increase by 30%)
- Unavailable details should never hold up the first report of injury
- If an employee calls in sick be sure someone speaks with them directly
- Make sure your payroll administrator and/or HR is notified immediately when an employee has returned to work.

90% of people who are injured this year have never had a Workers' Compensation claim. Do your employees know what to do if they are injured?

Attorneys and Workers' Compensation

EMPLOYEES

- Influencers
- Language barriers
- Unfair treatment
- No employer contact
- Lower awards

EMPLOYERS

- Cost increases
- Longer process
- Less control

Loss Drivers

- Review your accident and claim data
- Identify accident trends by:
 - Occupation
 - Location
 - Type of Injury
 - Cause of Injury
 - Body Part Injured

90% of injuries are caused by unsafe behaviors not unsafe conditions. How do you reinforce positive behaviors?

Fraud Versus Malingering

- Claims fraud is a felony: federal, state, and civil charges can be brought.
- Very few claims are fraudulent, but some are exaggerated.
- Malingering (prolonging injury to avoid duty) is a more widespread problem. Regular and concerned contact is the answer.

Review

- Report promptly. Claims reported within the first 3 days cost up to 30% less.
- Maintain regular and concerned contact with employees who are out. Better communication sets the stage for a successful outcome.
- Set up a Recovery At Work Program. Offer physician approved modified duty where possible for all recovering employees.
- Use loss data to identify loss drivers to target injury prevention efforts.