



ISU Insurance Services

Peterson Milaney Insurance Associates

Independently Owned and Operated
License #0576285



Regarding YOUR Experience Modification Factor and Workers' Compensation Insurance:

(to be used in conjunction with the DAPPER Starter Kit™)

1. How confident are you that your experience modification factor is free from errors?
 - a. Has anyone ever shared with you how mistakes occur when your experience modification factor is calculated?
 - b. Would you be surprised to learn that mistakes occur, causing overcharges to employers?
 - c. Has anyone ever provided you with an analysis and report which demonstrates that your experience modification factor is correct?
 - *How important would it be for you to be sure that your experience modification factor is accurate?*

2. How confident are you that you know how to manage your experience modification factor to the minimum?
 - a. Do you know what your minimum experience modification factor could be?
 - b. Has anyone ever shared with you how the experience modification factor is calculated and how some steps are time sensitive?
 - c. What plans do you have in place to reduce your experience modification factor?
 - d. Has anyone ever shared with you how the frequency of small medical claims can negatively impact your experience modification factor?
 - *If your experience modification factor was 20 points over the minimum, would that be something you'd want to address?*

3. How confident are you that you understand the risks and dangers that an increasing experience modification factor poses to your business?
 - a. Have you identified how much profit you could add to your bottom line or increase shareholder value by reducing your experience modification factor?
 - b. Have you identified how many dollars in revenue you have to generate to pay for the difference between your current mod and the minimum mod?
 - *Would it be important to you to manage your mod so you can increase profits and shareholder value?*



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4. How confident are you that you are not being overcharged on your premium audit?
 - a. Has anyone ever shared with you what kinds of mistakes occur during the premium audit process?
 - b. Would you be surprised to learn that a majority of the premium audits are incorrect, causing overcharges to YOU?
 - c. Can you share with us how you prepare for your premium audit? What are your processes?
 - d. What happens when the premium auditor arrives at your business?
 - e. What do you think the cost might be to your business if your premium audit was not done correctly?
 - ***Would it be important to you to be certain that your company is not being overcharged on the premium audit?***

5. How confident are you that your safety programs are reducing injuries?
 - a. What does your safety & compliance program look like?
 - b. How are you measuring your success or needs for improvement to your programs?
 - ***How important would it be to you to assess your safety programs?***

6. How confident are you that you are in compliance with federal and state safety requirements?
 - a. Have you ever had an OSHA inspection?
 - b. How would you feel if an OSHA inspector arrived at your company today?
 - ***How important would it be for you to improve your compliance with federal and state safety requirements?***

7. How confident are you that you are hiring employees that meet the physical demands of the job?
 - a. Please share with us your hiring process.
 - b. Have you ever hired someone that you felt was injured before they arrived and you paid for the claim?
 - i. What measures do you have in place to make sure that it doesn't happen again?
 - ***Would it be important for you to gain clarity on what steps you could take legally to reduce the likelihood you don't hire a claim?***



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8. How confident are you that your Supervisors are aware of their role before and after an injury occurs?
 - a. Share with us what kind of training your Supervisors have had in dealing with an injured worker.
 - b. Have you ever found yourself addressing HR issues within the Work Comp system?
 - c. Has anyone ever shared with you why the relationship between the Supervisor and injured employee is so critical?
 - *Would it be important for you to obtain the proper Supervisor training to deal with an injured worker?*

9. How confident are you that your employees are getting the right medical treatment when injured?
 - a. Would you please share with us how you selected your treating physician for your employee's work-related injuries?
 - b. Can you share with us what kind of relationship you have with the treating physician for your employee's work-related injuries?
 - c. Have your employees ever shared with you what their perception is of the medical treatment they receive after an injury?
 - *Would you like to increase your confidence in knowing that your injured workers are getting the right treatment and returned to work as soon as possible?*

10. How confident are you that your injured employees are returning to work and back to full productivity as soon as possible?
 - a. Have you ever been concerned by the amount of time an injured worker has been put off work?
 - b. Have you ever felt like an injured employee has been lost in the system?
 - c. Share with us what processes you have in place to return an employee back to work.
 - *Would it be important to you to reduce your lost-work days and increase employee productivity?*



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11. How confident are you that you understand all the costs the insurance company DOES NOT PAY when an employee gets injured?
- Have you ever considered the indirect and lost opportunity costs when an employee gets injured? *(See Iceberg graphic included in packet)*
 - Would you be surprised to learn that frequently the indirect costs of an injury are greater than the direct costs?
 - What would the impact on your business be if your most productive employee was out greater than a few days or never returned to work?
 - Can you see how the length of an injury can impact both direct and indirect costs?
 - Is it important to you to reduce the number, cost and duration of employee injuries?***
12. How confident are you that your company has coordinated Work Comp, Group Health, FMLA, COBRA and ADA?
- Has anyone ever shared with you when an employee is off work due to injury that they may not be covered under your Group Health policy?
 - How would you feel if your employee or their family member were denied coverage under your Group Health plan, even though you've paid the premiums?
 - Would you be surprised to learn that Corporate Officers excluded under your Workers' Compensation policy may not be covered under your Group Health plan in the event of a work related injury?
 - Is it important to you to be certain that you have the appropriate coverage to protect you employees, business and Corporate Officers?***