WORKERS' COMP KIT®

Workers' Compensation Scoring, Benchmarking and Improvement Plan

We help companies reduce workers' compensation costs by 20-50% with practical yet comprehensive solutions. Do it yourself or we will help. You choose.

The Complete Workers' Comp Solution – with a 25-year history of success.

Diagnose . . . . Key Cost Drivers
Detect . . . . Gaps and Soft Spots
Deliver . . . . Solutions and Action Plans

We do not only tell you what you are doing wrong, we **help you FIX IT!**

Use all of the tools – or begin with only a few. Dip your toe in the water gradually... or dive right in!

Now ALL companies -- small, medium and large -- have access to workers' comp help.

Our Offerings:

WC 101 – A complete on-line section of the tool kit for beginners.

CALCULATORS – Show management how much workers' comp REALLY costs them by calculating how much it costs to replace the costs of just ONE claim on the bottom line. It will open their eyes! Illustrate the comparative savings of bringing injured employees back to work sooner

STATE LAWS & FORMS - U.S. workers' compensation regulations for 50 states, Federal and Longshore. Click on the U.S map to print workers' compensation forms from all states.

MANUAL - *How to Manage Your Workers' Compensation Program & Reduce Your Costs 20 - 50%* - A 13-chapter manual about reducing workers' compensation costs written by Robert Elliott, attorney and risk consultant with over 20 years experience helping companies reduce workers' comp costs.

Contains practical tips and "how to" information about developing a workers' compensation cost containment program. It covers management commitment, performance goals and data, employee communications, controlling fraud, return to work and transitional duty, medical coordination, medical cost containment, training supervisors and how to improve integration with the insurance company and claim administrator.

For organizations: Available in bulk, and with your company logo for your clients.

FORMS - Over 30 cost control forms including Claim Communication Diary, Employee Brochure, Physician Brochure, Medical Provider Brochure, Wallet Card, Account Instruction Checklist, Guidelines for Managing Claims, Self-evaluation Checklist and many more. See the website for complete list.

MODULES - Ten chapters sold individually from Workers' Comp Kit® available in printed format with documents and forms. A timetable, forms/documents, and 30-page Facilitator's Guide are included.

DASHBOARD TOOL KIT – Each business unit has a personalized "dashboard" to monitor progress and move through the process easily and intuitively always guided by personal "coaching" and online assistance.

TIMETABLE – It is easy to move forward and keep track of responsibilities with the Implementation Timetable.

FACILITATOR'S GUIDE –We teach you how to effect change within your organization and describe each step of the process in our easy to read Facilitator's Guide.

OPERATIONAL BEST PRACTICES ASSESSMENT – Our National Workers' Compensation Score™ is an operational best practice benchmarking system. Measures "best practices" in key areas with a numeric score.

A National Workers' Compensation Score™ of 1 – 100 is much like a FICO® Score to measure best practice performance in one company or across many companies. This diagnostic assessment is an excellent indicator of cost reduction success when analyzing practices across all key cost drivers.

Level 1

The National Workers' Compensation Score™ is a predictive analysis enabling insurance companies, state funds, captives and reinsurers to establish a threshold risk profile for premium calculations. Predicts future losses if the company continues doing what they are currently doing – if they do not make recommended changes.

Use the Score Tracker internally to improve performance, and then share improvement with your broker and insurance company to reduce collateral and obtain lower premiums.

"LOCATION" SCORES: BEST-TO-WORST – Find out which of your business locations are doing best. Location scores are ranked highest to lowest allowing executives to allocate resources efficiently.

"CORPORATE" PROFILE RANKING™ – For companies with many divisions, the Best Practice Profile™ ranks multiple business units by number of best practices each has implemented. This allows cross-divisional changes to be made. This is a corporate-wide "needs assessment" to set objectives for training or implement only those best practices which are not yet in place.

ACTION PLANS & RECOMMENDATIONS – Your National Workers' Compensation Score™ leads to Recommendations for Improvement you can fine-tune and dovetail with your business needs. Move forward by implementing the recommendations. Pick the "low hanging fruit" and begin implementing changes instantly.

Level 2

DATA BENCHMARKING – Compare your company's losses and estimate your potential cost savings. Now, for the first time ever, you can get your own benchmarks quickly, easily, and automatically. About time, isn't it?

RETURN TO WORK RATIO – Workers' comp losses are driven by employees that stay out of work longer than medically necessary. We'll help you improve how quickly your employees return to work – getting them back to work sooner will reduce your costs exponentially. Use the Return to Work Tracker™ to monitor your improvement.

Level 3

COST REDUCTION MODULES TO TRAIN STAFF INCLUDE EXPLANATIONS, TIPS AND TOOLS – The Workers'CompKit® Improvement Plan contains 10 modules of complete cost containment education and corrective materials.

Modules include:
- How to Raise Management Commitment & Awareness
- How to Improve Insurance Company & Claims Administration Performance
- How to Establish Performance Goals & Data Analysis
- How to Develop an Effective Post Injury Response & The First 24 Hours After an Injury
- How to Improve Employee Communications
- How to Set Up a Return to Work & Transitional Duty Program
- How to Coordinate Medical Care
- How to Reduce Medical Costs
- How to Stop Fraud, Abuse & Malingering
- How to Train Supervisors

TOOLS, FORMS , POLICIES & DOCUMENTS – You will find over 60 cost reduction tools such as sample letters to adjusters, sample letters to investigators, sample letters to employees, sample letters to brokers. You will find presentations with scripts, brochures, checklists, questionnaires, forms, policies, sample best practices and worksheets. Workers' Comp Kit is a complete program in one location.

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WORKERS' COMP KIT ®
Workers' Compensation Scoring, Benchmarking and Improvement Plan

A unique cost-effective system for reducing workers comp costs – *immediately*!

www.ReduceYourWorkersComp.com
www.WorkersCompKit.com

- **Companies leave millions on the table** each year because they do not have the tools or resources to capture these savings. Workers' Comp Kit® **empowers employers** by providing the tools needed to improve.

- Workers' Comp Kit® is a **strategic solution to a pressing managerial problem** – with fewer personnel. Improves efficiency of personnel and resources. Reduces program development time by 85%.

- Workers Comp Kit® is a **web-based best practice scoring, benchmarking and improvement program** that streamlines the workers' compensation cost containment process. It identifies best practices and determines areas of improvement in ONE hour – not months, like in the old days. It provides assessment and solutions.

- Does not leave you wondering how to correct the problem – it has all the tools needed to reduce your costs immediately.

- Contains over **60 customizable sample forms, letters, checklists, presentations, scripts, brochures** and other tools.

- Now **ALL companies -- small, medium & large** have access to workers' comp help.

- Employers, insurance companies, reinsurers, state funds, third-party administrators, associations, organizations can all use the Workers' Comp Kit® system. Benchmark best practices of industry groups and associations.

- Workers' Comp Kit® is a **standardized approach** to workers' compensation that eliminates inconsistent approaches in various locations. However, if your company is decentralized, **each business unit can customize** their process. Do it YOUR way!

- Each company logs on to their "**dashboard**" and uses the same set of tools. Tells companies what they are doing right and what they are not. Allows management to make quick, correct decisions based on quantifiable indices. **Provides uniform assessments**, results and tools across multiple locations whether it is forty – or 400 locations. Multiple businesses can do simultaneous assessments and implementations without tying up costly resources

- **An automated, turnkey approach employers can use immediately.**