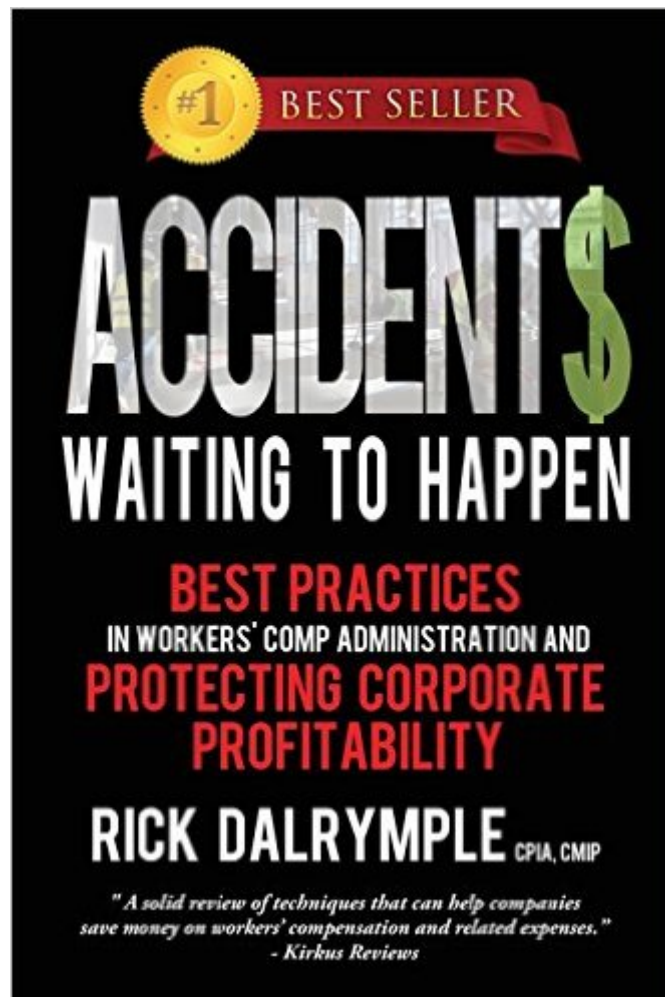


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# Accidents Waiting To Happen: Best Practices In Workers' Comp Administration And Protecting Corporate Profitability



## Synopsis

You don't need to read this book, but you'll want to... Any successful businessperson today knows you have to drive positive results to be competitive in your marketplace. You've got to continually look for ways to cut costs, improve staff efficiency, and drive higher sales. Some of you need money to purchase new capital equipment or repair your current equipment to stay competitive. This book is filled with insights and strategies that are designed to help you do the following: Increase profitability Lower operating costs Reduce business risk that you may be totally unaware of Make you more competitive in your marketplace This book will show you how to lower the human and financial costs of your workers' compensation program which is a huge cost driver to your profitability. Specifically, it will review the policies and procedures you should have in place to accomplish the goals listed above. The book will also share with you some tools used by companies today to streamline big ticket areas, including training and claims management. Who should read this book? This book is designed for CEOs, CFOs, COOs, Risk Managers, HR directors, Administrators, Safety Directors and Claim Coordinators. It offers a comprehensive "holistic approach" to an integrated system to all levels of company management. Some material will speak the language C-Suite executives relate to, but there will also be material that will need to be communicated and carried out throughout your company. Here is what this book will help you achieve. You will take away a clear understanding of how to administer a successful workers' compensation program in your business. The book is broken down into easy manageable steps, which are all part of a system called the "PX4" process. Here is the good news. The "PX4" process works! Your company will experience fewer claims and those claims will cost you less, on average. Following the "PX4" process outlined in this book will drive better results for your company and make you more competitive in your marketplace. Ask yourself this question. What if you changed some business practices within your company which had the effect of adding millions of dollars to your topline sales results, put you in control and increased your profitability, would you be interested in knowing how companies are accomplishing that? If yes, read on. The ideas revealed in *Accidents Waiting to Happen* provide user-friendly, turnkey, and proven strategies that will put you in control in the administration of a results-focused, successful workers' compensation program, whatever your industry. "The concepts presented in this book are "spot on" for companies looking to become "Best in Class." If you truly want to become more competitive in your marketplace, it is important to understand from an insurance company perspective, employers considered "Best in Class" typically receive better pricing at renewal time." ~Eleanor Powell-Yoder, President, Michigan Commercial Insurance Mutual "It is extremely important to pick partners who can truly help your

company. In that regard, we are glad to have worked with Rick. I was amazed that in just eight short months, he dramatically lowered the number and severity of workers' compensation claims we typically had through the years, improving our profitability and lowering your operating costs. With his leadership, we effectively added over \$13 million to our financial statement. I highly recommend you read his book." ~Jim Ginás, President, Southeast Modular Manufacturing

## Book Information

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## Customer Reviews

This was a good book, and I'd highly recommend it to anyone who's in a leadership role within their company. I was looking for "Best Practices" material on workers' compensation and found it. The book not only outlined an easy system for how to effectively manage our work comp system, but also explained it in terms that were easy to follow. I've started my TO-DO list and am following up on the many resources the book provides.

If you want to lead your organization based on analytics, this is a great book to guide you in the area of workers compensation. Rick does a great job of bringing together a lot of information and presenting it in an actionable way with measurable methods. Managing the workplace so that workers compensation losses are prevented and controlled is an often over looked area for competitive advantage. Fortunately, for the reader, Rick doesn't just pontificate on what you can do about controlling this part of the business - he gives you a plan and a path to success. Having spent nearly 30 years in the industry and having worked with thousands of insurance brokers and

business owners, I can strongly recommend Rick's book.

Rick's book is a wonderful guide to not only the topic of Worker's Compensation and what a company can do to minimize risk, but also a wonderful holistic approach to the health of a business. It truly starts with hiring the right folks for the job and this book gives management an approach to do just that....start with knowing what a company's needs are, having the job description as the road map to hiring and then following the map. Once hired, proper training and monitoring will help a business to be successful. Thanks Rick for writing an easy-to-read guide with many helpful links.

Excellent book! When I was first introduced to Accidents Waiting to Happen, I was a little unsure if I'd like it. Bottom line, I loved it, and have referred back to it many times. I found the book easy to read, but more importantly, it contained a ton of resources that I found useful. I'd highly recommend this book to any business leader or manager who is looking to gain better control over this very important aspect of running their business - a successful Workers' Comp "system" designed to reduce business risk and lower operating costs.

This book is a must-have for any Leader of an organization and/or anyone involved with Risk Management. It is laid out in an easy-to-read format, and provides helpful strategies. The legal information provided in this book is incentive enough to make the purchase and read through it in detail. It is a wonderful resource to have in your library.

This book is a must read for any business owner who wants to increase their profitability by following basic steps outlined in a very informative and creative manner. Unlike many publications regarding the same topic this book is straight forward and comprehensive without being lost in technical insurance jargon. It makes sense and I highly recommend it.

This book stresses the high cost of claims and the impact on a business's revenue and bottom line. Other reading: How to Save Big on Workers' Compensation: With Insights From Leading Industry Experts

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