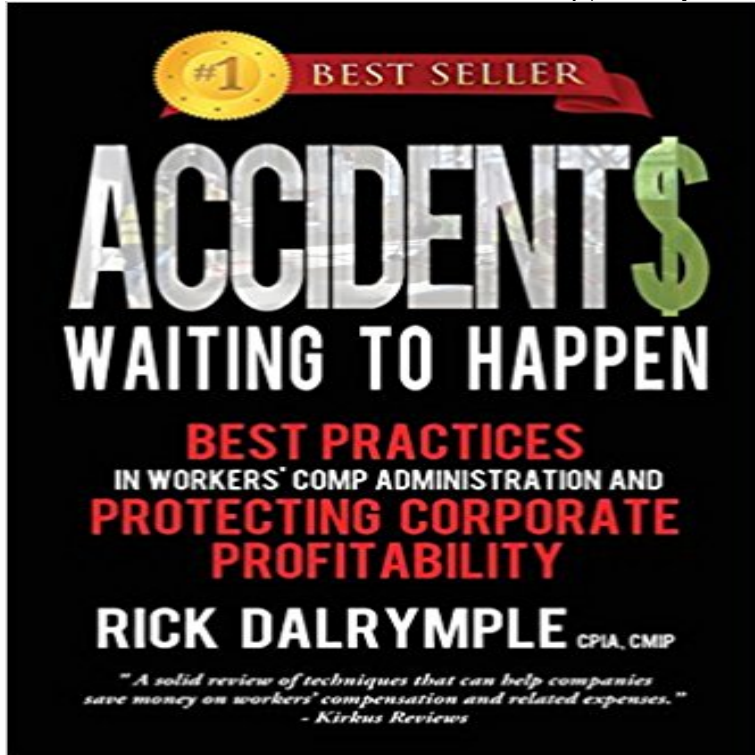


Accidents Waiting to Happen: Best Practices in Workers Comp Administration and Protecting Corporate Profitability



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 Ginns, President, Southeast Modular Manufacturing

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