

Fusco & Orsini Insurance Services

Mod Services Snapshot

POLICY

Return to Work

[C_Officialname]

PURPOSE

This policy is in place to ensure [C_Officialname] provide to perform all, or portions, of their regular work assignment work or non-work related injury or illness. The goal is to return to work as quickly as possible. By providing temporary transitional an active and vital part of the company. Studies show that allow workers to recover more quickly and makes for a

SCOPE

All active employees who become temporarily unable to a non-work related injury or illness may be eligible for trans tasks may be in the form of:

- Changed duties within the scope of the employee's d
- Other available jobs for which the employee qualifies
- An altered schedule of work hours.

DEFINITIONS

- Transitional duty is a therapeutic tool used to access physical, emotional, attitudinal and environmental fac assignments are meant to be temporary and may full assignments are allowable if it is medically warranted
- Alternate duty as a part of [C_Officialname]'s Return individuals who have reached maximum medical imp their pre-injury job.

APPLICABILITY

Length of Duty

- If work is available that meets the limitations or restri employee may be assigned transitional or modified's temporary program, and an employee's eligibility in it documentation and recovery progress.

Duty Assignments

- An employee's limitations and restrictions are effects instructions may cause a delay in healing or may full established restrictions, whether they are at work or termination.

Qualification

- Transitional or modified duty will be available to all or based on skill and abilities. Eligibility will be based up

Prepared by [C_Officialname]

WORK COMP INSIGHTS

Understanding Your Workers' Comp

A key to understanding your workers' compensation premium is the experience modification factor, also known as your mod. Understanding your company's mod and the data used to obtain it helps you identify ways to minimize your workers' compensation premium.

Who calculates the mod factor?

Most states use the National Council on Compensation Insurance (NCCI) to collect data and calculate the experience modification factor. NCCI is a private corporation funded by member insurance companies. However, the following states have their own independent rating bureaus that are separate from the NCCI: California, Delaware, Indiana, Massachusetts, Michigan, Minnesota, New Jersey, New York, North Carolina, Pennsylvania and Wisconsin. Texas is in the process of transferring from an independent bureau to the NCCI system.

How is a mod calculated?

The process of calculating the experience modification factor is complex, but the underlying theory and purpose of the formula is straightforward. Your company's actual losses are compared to its expected losses by industry type. The formula incorporates factors that account for company size, unexpected large losses and the incidence of loss frequency and loss severity to achieve a balance between fairness and accountability.

How does my mod affect my premiums?

The mod factor represents either a credit or debit that is applied to your workers' compensation premium. A mod

Understanding mod and I obtain It h ways to mini compens

15 Warning Signs of Workers' Compensation Fraud

The WC (workers' compensation) insurance system is a no-fault method of paying workers for medical expenses and wage losses due to on-the-job injuries. While the majority of WC claims are truthful, the National Insurance Crime Bureau reports that billions of dollars of false claims are submitted each year. To help you detect possible WC fraud, experience shows a claim may be fraudulent if two or more of the following factors are present:

- Monday Morning:** The alleged injury occurs either "fast thing Monday morning," or late on a Friday afternoon but not reported until Monday.
- Employment Change:** The reported accident occurs immediately before or after a strike, a layoff, the end of a big project or at the conclusion of seasonal work.
- Job Termination:** If an employee files a post-termination claim:
 - Was the alleged injury reported by the employee prior to termination?
 - Did the employee exhaust his/her unemployment benefits prior to claiming workers' compensation benefits?
- History of Changes:** The claimant has a history of frequently changing physicians, addresses and places of employment.
- Medical History:** The employee has a pre-existing medical condition that is similar to the alleged work injury.
- No Witnesses:** The accident has no witnesses, and the employee's own description does not logically support the cause of injury.
- Conflicting Descriptions:** The employee's description of the accident conflicts with the medical history or First Report of Injury.
- History of Claims:** The claimant has a history of numerous suspicious or litigated claims.
- Treatment is Refused:** The claimant refuses a diagnostic procedure to confirm the nature or extent of an injury.
- Late Reporting:** The employee delays reporting the claim without a reasonable explanation.
- Hard to Reach:** You have difficulty contacting a claimant at home, when he/she is allegedly disabled.
- Moonlighting:** Does the employee have another paying job or do volunteer work?
- Unusual Coincidence:** There is an unusual coincidence between the employee's alleged date of injury and his/her need for personal time off.
- Financial Problems:** The employee has tried to borrow money from co-workers or the company, or requested pay advances.
- Hobbies:** The employee has a hobby that could cause an injury similar to the alleged work injury.

Remember, these warning signs are simply indicators. If you are suspicious of a claim, alert your insurance carrier.
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Is your current broker taking proactive steps to help you lower your mod?

We will help you control your mod through a comprehensive risk management plan, which seeks to reduce your workers' compensation premium by acting on all its contributing factors, from loss control to cost containment.

How do you plan on building a culture focused on safety?

Get everyone on board, from upper management on down, by leveraging our robust risk management tools to highlight the financial benefits of workplace safety and its need for continued support to ensure long-term success.

How effective is your current return to work program?

The evidence is clear: the longer a claim stays open, the more it will cost you. We can help you implement a robust return to work program that provides employees with appropriate care and facilitates quick recovery.



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