

Workers Compensation

Experience Ratings

- Definition
- Calculation method
- Impact on employer's costs
- How to find experience ratings

Benefits

- Replacement income
- Payment for medical expenses
- Vocational and rehabilitation benefits
- Compensation for permanent injuries
- Benefits to survivors of worker killed on the job
- Burial expenses

Income Benefits

- Temporary income
- Impairment income
- Supplemental income
- Lifetime income

Injuries not covered

- Caused by intoxication or drugs
- Self inflicted
- From a fight
- Caused by violation of company policy
- Off the job
- After termination
- To an independent contractor

Policy Review

- Forms
- Endorsements
- Insuring Agreement
- Definitions
- Exclusions
- Conditions

Sales Review

- Top markets for Your Agency
- Client needs
- Questions to ask
- Appropriate limits

- Common pitfalls
- Optional coverages
- Underwriting approval