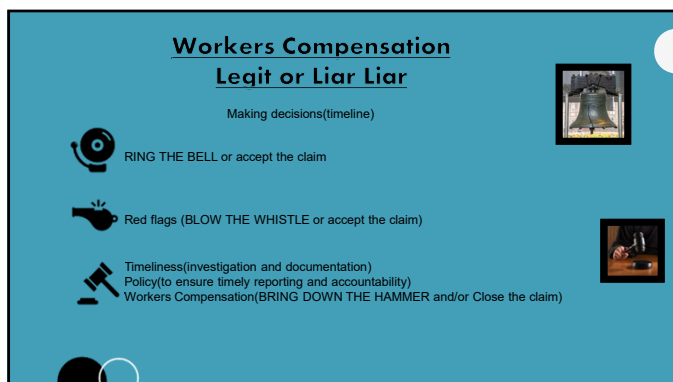
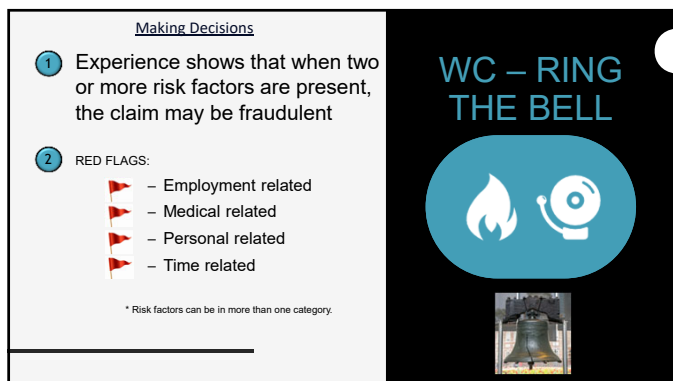




1



2





3

Employment related

1 Disgruntled/upset with management:
Disciplined shortly before incident
Changes to company policy(i.e. disability, working hours, PTO)
News of Layoffs/termination/transfers/strikes/seasonal work ending

2 Work history:
Short term employee
Lied on application/ Invalid documentation to legally work in US.
Constant complaints about work environment (unsubstantiated/made up/not a happy camper)

WC - RING THE BELL



4

Personal related



1 Employee is well versed in Workers Compensation

2 Grapevine

3 Video Surveillance

4 Arrest record - Never at home

WC - RING THE BELL





5

Medical related

1 Medical provider
Multiple medical provider changes(doctor shopping)
Excessive travel time for patient
Dirty fingers/hands at doctor appoint
Attorney/DR/ Chiropractor cross-referrals

2 Medical history
Lack of cooperation with medical teams
Gap in medical follow up care or refusal of medical care to properly diagnose
Subjective medical history that is inconsistent with story

WC - RING THE BELL



6

Time related



1 Reporting

- Reported after weekend/holiday/vacation
- Reported after personal sporting event
- Text and phone calls over weekend/not during normal working hours(direct contact intentionally avoided)(ghosting)
- Late reporting or instant lawyer retention

2 Time of incident

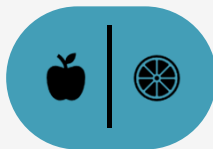
- Unwitnessed accident
- Not sure and changing reported incident time/day
- Holiday/weekend/time off

WC – RING THE BELL





7

WC- Bathroom Break

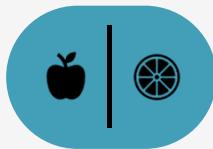


- 1** This case make you just want to \$#!^
- 2** Remember workers compensation cases can take months and even years to resolve
- 3** Bring it back - professional vs emotional
- 4** Chose **PASS**




8

WC - Bathroom Break



- 1 P**ull yourself away for a moment to process what is being reported and your understanding of the report
- 2 A**im the focus on immediate actions
- 3 S**queeze the investigation efforts to focus on data collection and tenaciously follow company policy/procedure
- 4 S**weep the facts into follow up and corrective actions



9



Timeliness

① RING THE BELL


Or

② Accept the claim

WC – RING THE BELL



10




Rang the bell because the employee appears to be on the LIAR LIAR side

11


WC – Shelter In Place

Needed to blow the whistle


① Policies lock in reporting requirements and help document facts



② Policy must provide transparency



③ Control the process. Identify objectives and options available



12

WC – Shelter In Place

Needed to blow the whistle

- 1 Security Cameras
- 2 Employment policy
- 3 Standard of conduct policy



13

Claim Evaluation Map

Needed to blow the whistle

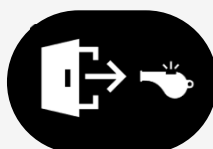


- 1 Accident and Injury Reporting
- 2 Workplace Conduct & Safety Policies
- 3 Standards of Conduct, Rules & Regulations
- 4 Root Cause Analysis

14

Claim Roll Call


Blow the whistle



- 1 PASS the emotional playground
- 2 Proceed as facts indicate

15

Lock Down



CONTINUE blowing the whistle

- 1 Let the Workers Compensation carrier handle the claim
- 2 Let them be the bad guy!
- 3 Report findings and factual data
- 4 Report concerns, thoughts, gut feelings, rumors

16



Prepare The Hammer


- 1 Know the safety zone
LEGAL



- 2 Move quickly and quietly to the safety zone

17

Claim- Final Roll Call




Bring down the hammer

- 1 Use company policy along with consideration for insurance company determinations
- 2 When warranted... Bring down the hammer
- 3 Or accept the claim and move on!

18


Making Decisions



- 1 RING THE BELL**
or accept the claim
- 2 BLOW THE WHISTLE**
or accept the claim
- 3 BRING DOWN THE HAMMER**
and/or Close the claim

19

Making Decisions



- 1 Patience**
- 2 Patience**
- 3 Patience**

20
