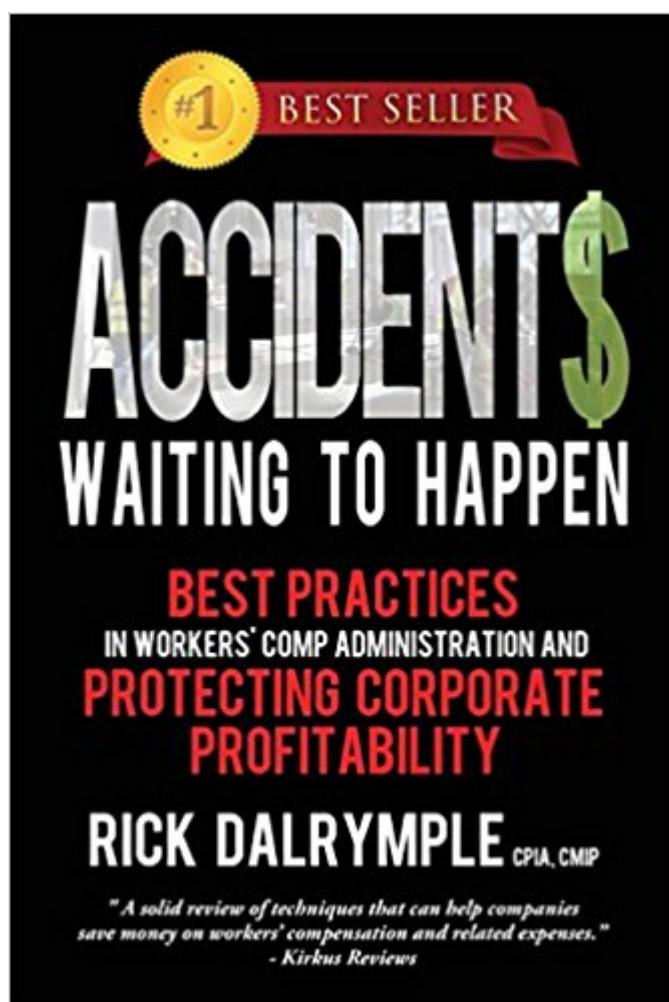


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# Accidents Waiting To Happen: Best Practices In Workers' Comp Administration And Protecting Corporate Profitability



## 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 Ginas, President, Southeast Modular Manufacturing

## **Book Information**

Paperback: 256 pages

Publisher: Opportunity Press (October 22, 2013)

Language: English

ISBN-10: 0989015009

ISBN-13: 978-0989015004

Product Dimensions: 6 x 0.5 x 9 inches

Shipping Weight: 12 ounces (View shipping rates and policies)

Average Customer Review: 4.6 out of 5 stars 16 customer reviews

Best Sellers Rank: #1,805,839 in Books (See Top 100 in Books) #43 in Books > Business & Money > Insurance > Liability #595 in Books > Business & Money > Insurance > Risk Management #4358 in Books > Business & Money > Processes & Infrastructure > Strategic Planning

## **Customer Reviews**

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.

This guy doesn't understand even the basics and from what I've seen him write he doesn't even know if he is coming or going, or boy or a girl. It seems obvious to me that he bought his other reviews, nobody is that stupid for free, a?

amazing book

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

Very helpful and informative...

Written in a clear conversational style, Rick Dalrymples 'Accidents Waiting to Happen' is a must read for every level of business management. From the point of hiring an employee through the management of the inevitable workers' comp claim, Mr. Dalrymple's concise volume is a quick read with great value. Early on he author introduces tools needed for any executive or manager to step back and evaluate the status of their current business model. It is not possible to get from "Point A" to "Point B" without first identifying the status of each of those locations. From the book: "Put on your 'TO DO' list, time to have a review of your company operations, specifically in the areas of Hiring, Training and Claims Management." To support the centerpiece of this internal evaluation Mr. Dalrymple introduces the process of determining a RiskScore(R) which defines how an individual company's performance compares to similar business models in the market. From the book, this process "Brings your strengths as a company to light, and shows where your opportunities for improvement exist." One of the books most effective features is the question and answer interview with Workers' compensation attorney James Kidd -- where the author represents the reader and poses the typical questions any executive might have regarding claim management and how it can have a positive impact on a company's bottom line. 'Accident's Waiting to Happen' takes a ponderous subject and streamlines it in clear language and conversational format. The book can easily be read over a weekend afternoon or during a cross country plane flight. An absolute must for any manager or executive.

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.

Whether you run your own small business or you are climbing the corporate ladder, this is a must read book. As a civil defense attorney, I see people make good decisions and bad decisions on a daily basis. This book addresses both in detail and is full of valuable information for any business professional. Drawing on years of experience in the insurance industry, Dalrymple clearly and concisely sets out the essentials for the benefit of the reader. Read it.

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