

Outline for Workers' Compensation

- I. **SPEAKER INTRODUCTION**
Introduction of speakers and their expertise in the field of underwriting transportation risks.
- II. **IDENTIFY TRANSPORTATION BASICS**
In this section, we'll review:
 - Common terminology
 - Various transportation class codes
 - Impactful numbers
- III. **TRANSPORTATION HAZARDS ALWAYS EXIST**
Not only long- or short-haul trucking operations, but almost every business can have some type of transportation exposure and the potential for transportation-related injuries. In this section, we'll review:
 - Why safety matters
 - What you can learn from various resources
 - What an e-mod is and how it can impact premium
- IV. **WHY TRANSPORTATION EXPERTISE MATTERS**
Regardless of the carrier it's likely that an underwriter will have some questions on the transportation exposures. In this section, we'll review:
 - Get the right information to your underwriter.
 - Identify/address transportation hazards
- V. **UTILIZE RESOURCES TO REDUCE RISK**
Be the expert when your client asks for help in developing a safety plan to reduce losses.
- VI. **SPEAKER INTRODUCTION**
Introduction of speaker and their expertise in the field of workers' compensation cost controls.
- VII. **WORKERS' COMPENSATION COST CONTROLS**
 - Policies that should be implemented and developed and why it must be in writing
 - Communication expectations and plans
 - How to complete accident investigations that improve outcomes
 - Recent case law changes and effect
 - Why not all employees and job positions are treated the same in workers' compensation
 - Difficult claims and how to manage them
 - Ways to control costs including e-mod and premium
- VIII. **SPEAKER INTRODUCTION**
Introduction of speaker and their expertise in the field of marijuana law in Missouri.

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IX. MARIJUANA LAW IN MISSOURI

In this presentation we will cover the current state of marijuana legalization, taking a particular look at the state of Missouri and the potential implications for businesses. We will take a look at national legalization status and trends. This will include a look at marijuana's impact on losses, and what employers can do to mitigate these risks. We will then discuss marijuana use's impact on workers' compensation claims and its use in the treatment of compensable injuries.

X. LEGISLATIVE UPDATE

This session will cover legislative developments with a focus on Missouri, but will address national trends. Topics covered will include tort reform efforts, employer liability, marijuana in the workplace, coverage presumptions, and other related topics.

XI. SPEAKER INTRODUCTION

Introduction of speaker and their expertise in the field of safety and risk management.

XII. AGENTS OF CHANGE: DISCUSSING SAFETY & POLICIES WITH POLICYHOLDERS

This session focuses on how the agent can prep for and deliver an organized safety and risk management discussion with every client. Sample safety and guidance resource links will be shared with each class participant. Content includes:

- Discussions on the benefits of workers' compensation insurance, facts and features.
- How to sell safety, why it matters.
- Who needs a safety program and what does that look like?
- Review how to create, distribute and enforce safety rules.
- Discuss safety and drug-free workplace penalties;
- Discuss the development of safety rules, and drug-free workplace policies.

XIII. SPEAKER INTRODUCTION

Introduction of speaker and their expertise in the field of workers' compensation experience modifier ratings.

XIV. SAVING YOUR CUSTOMER MONEY: E-MOD WORKSHEET EXPLAINED

This session is an in-depth explanation of the workers' compensation experience modifier rating. Content includes discussion on the following Missouri-specific work comp information:

- Review of the NCCI document "ABCs of Experience Rating."
- Discuss how claims directly affect experience rating.
- Discuss the use of Zywave's program "Mod Master."
- Discuss the NCCI e-mod worksheet.
- Discuss how proper claims management can reduce impacts on the e-mod rate.
- Discuss how agents can begin conversations with policyholders about safety improvements that can provide a return on investment in workers' compensation cost reductions.