INTRODUCTION

"Controlling Workers’ Compensation Costs" is an instructional video designed for owners, managers and supervisors of agricultural businesses to help them better understand the purposes and operations of the workers’ compensation program and how they might better control the costs associated with this program.

The information in this instructional video, along with the additional information and suggested teaching-learning activities within this Leader’s Guide should make it possible for county extension agents, loss control representatives of insurance companies or self-insured funds and owners or managers of agricultural businesses to present an effective program on "Controlling Workers’ Compensation Costs" to their clientele or their managers and supervisors.

This instructional video was developed so that you may tailor the program to the specific needs of your operation or audience. You may wish to show the entire video, after introductory comments, and then have a question and answer discussion at the conclusion of the video. A more effective approach may be to stop the video from time to time and discuss the topic presented in more detail.

WHAT IS NEEDED?

To present this program you will need:

- a VHS video cassette recorder with TV monitor(s),
- the video tape, "Controlling Workers' Compensation Costs",
- the Leader’s Guide, and
- an adequate number of Controlling Workers’ Compensation Costs" Tests (pencils and writing surface should be provided).

This video is 30-35 minutes in length. With adequate discussion time to address all questions, the entire program may be 90 minutes in length. You may wish to schedule a refreshment break during the program.

As suggested earlier, you may wish to stop the video to discuss or elaborate about points made during the program. An appropriate time to do this is when the video fades to black and a new topic is to be addressed.

The Leaders’ Guide provides a lesson plan and discussion questions or comments (in boldfaced type). You are encouraged to use these questions and emphasize these comments.

As presenter of this program you are strongly encouraged to REVIEW THIS VIDEO and READ THE LEADER’S GUIDE before you attempt to present this program to an audience. You will be better prepared and will feel more comfortable and competent when making your presentation. You will be the group leader (teacher), the video and Leaders’ Guide are designed to enable you to be an effective group leader.

**TEACHING THE CLASS**

You may or may not be totally comfortable teaching this class. You may lack experience teaching and/or feel uncomfortable with your knowledge of workers’ compensation. Don’t worry, if you review the video and the Leaders’ Guide beforehand and if you follow the suggestions in the Leaders’ Guide you will know more and be better prepared than the majority of your audience. And if you have an "expert" or two in your audience, encourage them to share their knowledge during the discussion.

After everyone is comfortably seated and before you begin the video introduce yourself. Share some of your experiences with workers’ compensation, or lack of experience, with your audience. Be honest with them, don’t make yourself out as an "expert" if you are not. The video and Leaders’ Guide is designed for you and your audience to "learn together."

Before starting the video, review the following section "Importance of this Program", with the audience. If you can provide them with additional information on the number of workers’ compensation claims and/or the costs of them in your business, industry or county, it will increase their interest.

Do not allow your audience to initiate any "negative" workers’ compensation dialogue at this time. Keep it a positive learning experience.

**IMPORTANCE OF THIS PROGRAM**

The importance of "Controlling Workers’ Compensation Costs" is evident to anyone familiar with the program and its increasing costs. Why is it so important?

- Florida requires that employers provide workers’ compensation coverage to agricultural workers if they employ six or more regular workers or twelve or more "seasonal" employees for more than 30 days at a time, or for 45 or more days in a calendar year. It is recommended that workers’ compensation insurance be provided if you have any employees. If workers’ compensation insurance is not provided for your workers, they must be informed of this fact.

- In Florida, during the past ten years, in excess of 75,000 lost time on-the-job accidents have occurred each year. In most years there have been more than 3,000 such accidents to agricultural workers.

- "Medical only" accidents number over 400,000 annually, 15,000 in agriculture.

- Higher wages, rapidly growing medical and rehabilitation costs, increased litigation and fraud have all driven workers’ compensation costs ever higher.

- For many agricultural businesses the cost of workers’ compensation insurance is second only to wages as a cost of doing business. Employers pay the full cost of workers’ compensation insurance. Employees pay nothing for this insurance.
For many agricultural businesses the cost of workers’ compensation insurance equals twenty percent of payroll. In simple terms, for each five employees, the cost of workers’ compensation insurance equals that of a sixth employee!

Workers’ compensation costs can be controlled! How? That’s what this instructional video is all about.

Start the video now.

**MAJOR PRINCIPLES**

The major principles of the workers’ compensation program are:

- Society has a moral responsibility to care for those workers and their families who suffer an injury while at work.
- Out of this social and moral responsibility the workers’ compensation system was born.
- It evolves around the concept that:
  - employer agrees to pay for all injuries to his employees regardless of fault, and in turn,
  - employees agree to give up their right to sue the employer for negligence in relation to an on-the-job injury.

**MAJOR COST DRIVERS**

In the past decade, the average cost of a serious workers’ compensation injury has risen:

- Over 300 percent for lost wages,
- Over 400 percent for medical costs.

These figures for 1992 were $4,700 for lost wages and $13,000 for medical costs per serious injury. (A serious injury is defined as one which requires the injured person to miss a week of work or more.)

What are these cost drivers?

**Increased Wages:** As wages increase the amount of the workers’ compensation premium increases. If wages increase ten percent, the premium increases ten percent. When an employee receives lost-wage benefits, he or she receives 66 2/3 percent of his or her lost wages; not to exceed the state’s average weekly wage. Therefore, as salaries increase, lost wage benefits increase.

**Longer Time Off-The-Job:** There are no lost-wage benefits if you are off-the-job for one week or less (seven calendar days) but if you are off for fourteen days or more wage-lost benefits are paid back to the first day of injury. This encourages employees, who could return to work earlier, to stay off-the-job for fourteen days or longer.

**Medical Costs:** Medical costs have risen dramatically, and in some cases, increased diagnostic tests and treatments have been rendered. Medical costs now exceed 40 percent of all benefits paid. All medical costs are paid for all work-related injuries.

**Litigation:** Because of the dollars involved and the ambiguities in many areas of the workers’ compensation laws and regulations, many claims are contested by employees, employers and insurance carriers. Therefore, attorneys have found workers’ compensation law to be a lucrative field. Attorney involvement has nearly tripled in recent years.

**Administrative Costs:** As premiums increase, as workers’ compensation payments increase, as litigation increase, so do the administrative costs. Also as premiums increase you might expect profits of insurance providers to increase.

You may wish to stop the video after the cost drivers have been discussed and before the video begins to cover the sources of workers’ compensation insurance. This would be the ideal time to review the major principles of workers’ compensation and the major cost drivers.

**SOURCES OF WORKERS’ COMPENSATION INSURANCE**

Workers’ compensation insurance can be provided as follows:

- **Traditional Commercial Insurance Companies:** These are commercial insurance companies that market workers’ compensation insurance. There are two programs.
- **Voluntary:** These are insurance policies sold to businesses with an adequate premium and safety program to make the policy worthwhile to the insurance company.
Involuntary: Small employers, and/or employers with a high injury rate are placed in an "assigned risk pool". These employers are then "assigned" to an insurance company who then must provide insurance to these employers at a substantially higher rate.

Self-insurance Funds: These funds are a group of employers, normally in a common business (agriculture) who pledge their individual assets to collectively guard against exposure for paying workers’ compensation benefits. These funds have become increasingly popular because of their availability and potential for saving premium costs by controlling workers’ compensation costs.

Individual Self-insured: Large employers may have the option to be self-insured. That is, it allows for employers to provide workers’ compensation coverage by paying the benefits themselves.

As with other purchases, an employer should "shop around" for workers’ compensation insurance. While the basic workers’ compensation rates are the same, the philosophy, service and potential for savings can vary significantly.

WORKERS’ COMPENSATION RATES

The basic workers’ compensation rate varies by employment activity, job classification and previous history of claims within that classification. The Florida Department of Insurance must approve all rates.

The premium is paid by the employer (there can be no contribution made by the employee.) and is a percent of payroll.

Example: An employer’s rate is $25.00 per $100.00 of salary. If the employer has a million dollar annual payroll, the workers’ compensation premium would be $250,000 for that year. (See Table 1)

| Rates vary widely, for example: |
|------------------|------------------|
| Logging          | $37.50/$100 of payroll |
| Grove Operations | $24.50/$100 of payroll |
| Secretaries      | Less than $1.00/$100 of payroll |
| Roofers          | Over $50.00/$100 of payroll |

You may wish to check with a local provider of workers’ compensation insurance to obtain the present rate, for the various activity classifications in your area.

At this point you may wish to stop the video again and discuss the following questions.

- What are the three major sources of workers’ compensation insurance? Be prepared to name one or more traditional insurance companies and self-insured funds providing insurance to agricultural businesses in your area.
- What are some agricultural businesses which may be large enough to be self-insured?
- Why do workers’ compensation rates vary from job classifications to job classification? What are some of the high-and low-rated job classification within agriculture in your area?
- If an agricultural employer had a $100,000 annual payroll and a premium rate of $10.00, what would be his annual workers’ compensation premium.

Later in this video the concept of experience modification factor will be reviewed. It would be appropriate to introduce the topic now, however, you may wish to wait until it is explained in the video. If so, restart the video now.

EXPERIENCE MODIFICATION FACTOR

The only way the basic premium rate for workers’ compensation insurance in your industry classification can decline is for your industry to have fewer and/or less severe (costly) injuries than other industries. You have little or no control over the basic premium rate.

However, you can have considerable great control over the experience modification factor which can
significantly influence your workers’ compensation premium.

The basic premium rate for your industry is $15.00 per $100.00 of salary. This then is given a rate of 1.0. If over a period of three years you have few or no injuries (certainly no severe injuries) your experience modification factor could drop to 0.5. However, if you had numerous injuries, some of them severe, your experience modification factor could increase to 2.0.

Let’s look at an example (see Table 2) to learn how this can affect your workers’ compensation premiums. Two Florida dairies are the same size. Both have the same number of employees, and the same annual payroll, $200,000. Dairy "A" has no safety program, no commitment to safety. Dairy "B" has a strong commitment to safety, an excellent safety program. Let’s see what could happen.

If you have a chalk board, you may wish to put this example on the board. You could also make copies of the example and distribute to the audience.

Restart the video now. In the final portion of this video we will review the more important components of an effective workers’ compensation loss control program. As you view this segment of the video, which of these components do you think are the most effective?

COMPONENTS OF AN EFFECTIVE LOSS CONTROL PROGRAM

Top management commitment: A major component of any effective loss control program is a strong commitment by the owners and top management that protecting workers from injury is a top priority of management - right up there with making profits. Indeed, too many injuries or fatalities can bankrupt a business. Many businesses have gone out of business because they had too many accidents.

What type of top management commitment is needed?
- Philosophy that worker safety is the top priority.
- Dollars to support a safe environment, safe equipment, safety training, personal protective equipment, etc.
- Time and involvement: Time for training, time to correct unsafe conditions, involvement in safety meetings, training and recognition of safety efforts.

Supervisory commitment: Supervisors tend to place as much or as little emphasis on safety as top management expect. Preventing injury - accidents must be a major requirement in the job description of all supervisors. Supervisors need to be trained in both safety principles and supervisory skills. They need to know the safety laws, rules and regulations, that accidents can be prevented and that positive feedback is more effective with most employees than is criticism. Supervisors must be able to train employees to work safely and therefore must know how the job should be done safely. Finally supervisors must have the time to promote safety.

Employee commitment: Employees understand supervisors. They know the difference in "Getting the job done now" and "Getting the job done right - safely. Employees know when cows, tractors and crops are more important than the workers.

Employees must "believe" that they are the business's most important asset and that owners, managers and supervisors are concerned about their safety and health every hour of everyday.

Employees must be involved in all aspects of the loss control program, from recommending practices which will promote safety, involvement in safety inspections, suggestions for safety training for on-the-job, at home, on the road or at play. They must understand that the employer will be on "their side" should they be injured or become ill.

If all this were true, what employee would not be committed to the loss control program?

Team commitment: If top management is committed to safety; if supervisors are committed to safety, employees will be committed to safety; if employees truly believe that their safety and health is a top priority at your place of work. If anyone of these commitments is lacking, the safety program will fail.

Written safety policies: Every business should have written safety policies for managers, supervisors and employees which clearly define their responsibilities. All policies must be enforced with
consistency and fairness; if a policy can’t or won’t be enforced it should not exist.

Everyone should have a job description, which should clearly state their safety responsibilities. That does not mean that a business with 100 employees will need 100 job descriptions. One job description may be adequate for all supervisors, another for all milkers, another for all tractor and equipment operators.

Management, supervisors and workers should all have input into the safety policies and job descriptions which affect them.

Safety inspections: Safety inspections are critical. They are of many types. They are the daily walk-around inspections of the tractor and machinery to be operated that day. They are the end-of-the-day inspections of the shop area to check on housekeeping, tool security, power sources shut-off, etc. They are the daily inspection of workers for proper dress and use of personal protective equipment.

There are the periodic inspections of buildings for fire hazards, of field roads, ditches and other environmental hazards which could get employees into trouble. There are the outside inspections by insurance representatives, OSHA or other federal or state agencies.

Employees should be involved in all inspections. They must learn that they have a responsibility for their own safety.

All unsafe conditions should be corrected, if possible, by the employee who discovers the problem. If the employee can not correct the problem, he has a responsibility to report it to his supervisor who in turn will take action to correct the unsafe condition.

Not all safe conditions or hazards can be corrected. Existing power lines, canals etc., cannot be removed. Therefore, it is the responsibility of the supervisor to repeatedly remind employees of these hazards; and workers should remind their co-workers.

<table>
<thead>
<tr>
<th>YEAR/YEARS</th>
<th>SAFE DAIRY &quot;A&quot;</th>
<th>UNSAFE DAIRY &quot;B&quot;</th>
</tr>
</thead>
<tbody>
<tr>
<td>1990</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of employees</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>Annual Payroll</td>
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<tr>
<td>Basic premium rate</td>
<td>$20/$100</td>
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</tr>
<tr>
<td>Experience modification</td>
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</tr>
<tr>
<td>Annual premium</td>
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<td>$40,000</td>
</tr>
<tr>
<td>1990-91-93</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical only injuries</td>
<td>4</td>
<td>24</td>
</tr>
<tr>
<td>Lost-time injuries</td>
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<td>8</td>
</tr>
<tr>
<td>Fatalities</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>1994</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of employees</td>
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</tr>
<tr>
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<tr>
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<tr>
<td>Basic annual premium</td>
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<tr>
<td>Difference Between &quot;A&quot; and &quot;B&quot;</td>
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</table>

Does Safety Pay?

How much more milk would Dairy "B" need to sell just to pay for the additional workers' compensation premium?

Safety meetings: Safety meetings can be of many types; three will be discussed.

- Tailgate meeting: These are daily 5-10 minute meetings by the supervisor with his employees, held each morning at the shop or by his pick-up truck (thus, the term tailgate) to discuss the day’s activities with special attention given to the dangers of the work. It’s the time to tell your employees "Hey, be careful out there" and to remind them "To Do The Job Right, Do It Safely".

- New worker training: New workers, particularly if they are young and/or inexperienced have a much higher incidence of accidents and injuries. Considerable effort must be given to the training of these workers on how to do the task right and safely. This is equally important for experienced employees assigned to a new or different task. Remember, an employee who has been operating...
a 1972 tractor and disc is a new, inexperienced operator when he is assigned to a "new" tractor with a pesticide sprayer.

This training is best given by an experienced supervisor or other safe operator. The training should include a review of the operator's manual, labels and decals, a walk around inspection of hazards, safety features, a demonstration by the trainer which is then repeated by the new operator and a review of proper dress and work behavior.

This must be followed by close safety supervision for a period of time. Don't assume the new employee knows how to do the job right, to do it safely.

- Periodic safety meetings: These meetings can be held bi-weekly, monthly or at least bi-monthly. These are educational meetings which deal with pertinent safety issues of the workers. They tend to be seasonal in nature. You don’t discuss heat stroke in December!

- Annual or bi-annual safety meetings: These meetings should be conducted by top management. It should be a report on the past year’s safety achievements and accomplishments, and the goals and objectives for the coming year (six months). In seasonal operations two meetings are suggested, one at the beginning of the season, another at the end.

This is a good time to recognize safety accomplishments and show appreciation for their safety effort. A safety training program can be made to be part of this program. Family members could be invited to attend.

Safety committees: Safety committees are made up of representatives from management, supervisors and employees. Minutes should be kept of these meetings. The discussions are limited to safety and health concerns. Problems should be identified, solutions suggested and after the meeting action taken. In large organizations there may be need for more than one safety committee.

Incentive programs: There are many types of incentive programs to encourage worker/supervisor safety. They range from everything from a "pat-on-the-back" for doing a task safely to the "pink slip", termination for failure to work safely. All programs have pluses and minuses. Certainly safe work practices should be rewarded, unsafe practices corrected.

It is difficult to design a fair incentive program when you have employees who must work in dangerous environments, doing inherently dangerous work and other employees who may work in a safe, air-conditioned office.

Incentives can be awarded to individuals or to teams of individuals, such as a harvesting crew. Awards can be monthly, a cap or a meal for no lost-time injuries, to a seasonal or annual incentive of a larger gift, a cash bonus, a pay raise or a day or more of paid vacation.

Some businesses have found safety incentives to be very effective in changing workers' attitudes toward safety, particularly if there has been a high incidence of injuries.

Two major problems with incentives are that:

- Workers may continue to work even if their injuries would best be treated with a few days rest.

- Discontinuing a safety incentive program can harm worker morale and make them think that safety is no longer a concern of their employer.

Make the task safer: Too many tasks in agriculture are just too dangerous. Examples are: Lifting heavy objects, slippery surfaces, blind intersections, poorly maintained field roads, tall grass or shrubs obscuring ditch banks. The list is endless. It is the supervisor's task, along with worker input, to identify these unsafe tasks and to correct the unsafe conditions. For example:

- Should a 140 pound worker be handling a 70 pound bag of oranges on a ladder?

- Should workers wear leather soled shoes on a wet, concrete floor in a packinghouse?

- Should goats and forklifts have backup horns?

Solicit tasks from your audience unsafe tasks where they work. What suggestions do they have to make the work safety?
You may wish to use some or all of the following discussion questions at this time.

1. Which of the various safety components do you think is most important?

2. What is the weakest - strongest part of the safety program where you work?

3. Can a safety program be effective if it does not have the full support of owners, managers, supervisors and employees? Why?

WHEN A WORKER IS INJURED

When a worker is injured, do the worker, co-workers and supervisor know what to do? Are the policies and procedures clear?

Taking care of an injured worker - and his family - promptly and properly is a major key to an effective safety program.

Supervisors should be trained in first aid and CPR. Instant communications for medical assistance should be available. Obtain the appropriate medical attention immediately.

Fill out a notice of injury as soon as possible, the same day. Investigate the accident, find the real cause(s). Carelessness is never a cause! Why was the worker careless? Investigate to determine the cause, not to find fault.

A nurse, even a part-time nurse for only two or four hours a week can be of great value to a safety program. Health problems may be identified, a sense of concern and confidence can be instilled in the employees, communications between the doctor, injured worker, his family and the employer improved.

Injured employees, whenever possible, should be referred to the employer's doctor a doctor who has a mutual concern for the patient and the employer.

If an employee is seriously injured and lost time is anticipated, assure the worker and his family that you will take care of their immediate concerns, dollars, food, medical expenses, etc.

Visit the injured worker and family regularly. Inform them of their benefits through workers' compensation insurance.

Encourage employees, with the doctor's approval, to return to work as soon as possible. Make light-duty or alternative work available whenever possible.

SPECIAL DISABILITIES TRUST FUND

The Americans with Disabilities Act basically says that employers cannot ask potential employees if they have a disability or the nature or severity of such a disability.

You can ask an applicant if they can perform the job-related functions of the job. (Another reason why a specific job description is so important.)

An employer can require a medical examination of an applicant after an offer of employment has been made and prior to commencement of employment. However, if one applicant is required to have a medical examination, the examinations must be required of all applicants. Likewise, the employer can obtain a record of the employees previous workers’ compensation record.

If the employee is discovered to have a preexisting impairment, and then should this employee suffer a greater impairment in your employment, a portion of the medical and lost-wage costs will be paid from the Special Disabilities Trust Fund.

WORKERS' COMPENSATION FRAUD

Fraud is far too common in workers' compensation. The end result is that some are paid too much, some are paid too little and the honest employer who must pay the workers' compensation insurance premium pays too much. There are many types of fraud.

Employee Fraud: This occurs when a worker "fakes" an injury when there is no injury or the injury is less serious than claimed. Employers and co-workers must report these efforts by others to "cheat the system".

Employer Fraud: Employers who misclassify employees into lower rate classifications, who under-report their "real" payroll, or simply fail to provide workers' compensation insurance to their workers are committing fraud.

Insurance Carrier/Self-Insured Fraud: It is fraud when an insurance carrier knowingly permits an
employer to misclassify employees, fail to submit accurate payroll figures or fail to insure some employees. Likewise, if a carrier fails to make justified payments, unreasonably and repeatedly controverts (fights) claims they can be found guilty of "bad faith", a type of fraud.

**Medical Provider:** A medical provider is guilty of fraud in over-treating or over-utilizing medical services. If found guilty, these medical providers can be barred from obtaining payment for workers' compensation claims and be deauthorized to treat workers' compensation injuries.

**Attorney:** Attorneys can be found liable for criminal punishment if they contribute to or cause fraudulent conduct in workers’ compensation proceedings. Certain solicitation of business is prohibited and they cannot be paid without first securing benefits for their client.

**Judges:** Judges can be guilty of fraud if they "find" too often for workers or employers, "award unjustifiable awards" to clients and/or their attorneys.

**FINAL WORDS, SUMMARY AND CONCLUSIONS**

At the end of the video, you may wish to ask a few questions and/or summarize some of the key points covered in the program.

What are some of the major factors driving up the cost of workers’ compensation insurance?

- Higher Wages
- More Litigation
- Increased Medical Costs
- Fraud

What are the two major principles or concepts of workers' compensation?

- Employer agrees to pay for injuries
- Employees agree to give up their right to sue

Which employers are likely to be placed in the assigned risk pool? Why?

- Small employers
- Employers with high injury rates

If one employer had a MOD Factor of .90 and another had a MOD Factor of 1.10, What would the difference be in their annual premium if both had the same activity classification and payroll amount? About twenty percent.

If you were asked to identify the five most important components of an effective loss control program, what would they be?

- Top Management
- Training
- Effective Supervision
- Job Description
- Inspections
- Other

You are a manager of an agribusiness. An employee is seriously injured, an arm is lost. What are the four major "things" you would want done within an hour or two?

**ADDITIONAL SUGGESTED ACTIVITIES**

Here are some additional activities you may want to incorporate into the program or add on at the end.

1. Give the test, then give them the answers and allow for discussion and questions. Emphasize the key points.

2. Distribute a Notice of Injury Form to each participant. Go over the form and review with them how to complete the form accurately and completely. Emphasize the importance of giving a good description of the injury and what really caused it to happen.

3. Have a workers’ compensation insurance loss control representative available to emphasize key points, give real examples and answer questions.

4. Reward them, after the program, with a drink and a snack. Encourage them to ask questions and express some of their concerns during this time.
Pre-Test/Post-Test Answers

1. False, see page 5
2. False, see page 5
3. False, see page 6
4. True, see page 7
5. True, see page 7
6. True, see page 8
7. False, see page 9
8. False, see page 11
9. True, see page 19-20
10. True, see page 20-21
11. Any activity or component found on pages 13-19 and there are more!

CONTROLLING WORKERS’ COMPENSATION COSTS
PRE-TEST/POST-TEST

This test is given to you not to determine how much you do or don’t know about workers’ compensation but to increase your interest in the topic and give you some idea of your knowledge on the subject. At the end of the test you will grade your test and have an opportunity to ask questions.

T-F 1. Employers must provide workers’ compensation insurance for all employees.

T-F 2. The cost of workers’ compensation insurance is equally shared by the employer and employees.

T-F 3. Employees can sue their employer if they are not satisfied with the workers’ compensation benefits they received as a result of an accident.

T-F 4. An injured employee who is off work for a full month can expect lost-wage benefits of about two-thirds of his/her salary for that full month.

T-F 5. All medical costs are paid no matter how minor or serious the injury was, as long as it was a work-related injury.

T-F 6. Employers with a high injury rate may find that they are placed in an "assigned risk pool" and that their costs for workers’ compensation insurance will increase significantly.

T-F 7. A businesses workers’ compensation premium is based entirely on two factors, the activity classification and the number of employees.

T-F 8. The higher the experience modification factor the lower your workers’ compensation premium will be.

T-F 9. The Special Disabilities Trust Fund is at least partially designed to encourage the employment of disabled persons.
T-F 10. Employers, employees, insurance companies, doctors, hospitals, clinics, attorneys and even judges have all been found guilty of workers’ compensation fraud.

Now for a challenge, list as many activities as you can to reduce an agribusinesses, workers’ compensation premium with an effective accident prevention-loss control program.