



INSTITUTE OF
WORKCOMP
PROFESSIONALS

THE UNCOMMON TRAINING COMPANY®



MEMBERSHIP PRIVILEGES



The Institute's Lead Workers' Comp Analyst, Kevin Ring, has worked with Advisors to review over 1200 mod worksheets since 2011. He helps uncover errors, find opportunities to advance the sale, and give tips on how the Institute process can help put the employer back in control of their workers' comp program.

You can't create the future by clinging to the past.

- Joshua Neill Hardy

October 2001, Orlando, FL, the first Certified WorkComp Advisor Institute broke the rules and made new rules. No other Workers' Comp training program combined technical training with marketing to get clients an in "face to face" prospect/client interaction.

Insurance 101 teaches: "Tackle the whole account" first appointment.

Insurance 101 is wrong. Tackle Workers' Comp first because you can "monetize" Workers' Comp. You can prove your value. You can demonstrate how you turn promises into performance. Then, let your new client beg you to take over the rest of the account.

The Institute's copyright 20-step process creates more sales while dramatically improving the business lives of employers and employees.

The Institute works best with agencies that share some common traits:

- Want to win. Fire for success is still burning in owner(s)/producer's bellies.
- Desire to grow the size accounts you are comfortable working.
- Aspire to profitably grow your book of business while making employers better employers.
- Eagerness to work with employers who know, understand, and appreciate the value you bring.
- Driven to help clients implement the Institute's 20-step copyright process.
- Not content that simply brags about how you give "good service."
- Excited to make insurance fun! (again?)

If this describes you, check out the following pages and see how the Institute will help you **crush your goals and knock out incumbents.**

We created the Institute's flagship **Certified WorkComp Advisor** (CWCA) designation for agency owners and producers. It will change the way you approach Workers' Comp and speeds up the sales process.

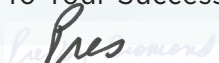
Certified WorkComp Specialist (CWCS) designation is for your back office team. It's training for the people who support your sales organization so they can tackle the Workers' Comp tasks your producers give them.

Limited to eight participants and only offered live, the **Master WorkComp Advisor** (MWCA) Institute is designed to drill deeper into the IWCP process. It is hands-on, followed by an essay and math final exam leading to the designation. We recommend holding the CWCA or CWCS for at least six months before tackling this advanced course of study.

Abraham Lincoln created the Secret Service the day he was assassinated.

—Timing is everything. It's now your time.

To Your Success,



Preston Diamond, MWCA
Managing Director
Institute of WorkComp Professionals



Kevin Ring, MWCA
Executive Director
Institute of WorkComp Professionals

Institute of WorkComp Professionals

Select Membership Benefits

1	Certified WorkComp Advisor (CWCA)
2	Certified WorkComp Specialist (CWCS)
3	Master WorkComp Advisor (MWCA)
4	Open Phone
5	Risk Review
6	MyAdvisorTools.com
7	Press Releases
8	Symposium
9	ClaimsIMPACT
10	Become a Published Author
11	WorkComp Advisory
12	WorkComp Website
13	Employer Workshops
14	Private Labeled Marketing Material
15	Industry Insider & Institute Webinars

1.



Producer training leading to the nationally recognized CWCA designation. Attend the CWCA the way that works best for you!

1. On-Demand. Complete the course at your own pace.
2. Live via Zoom. Three mornings, 8:15A-12:30P in either Eastern or Pacific Time.
3. Live In-person. Two days.

The On-Demand version of the CWCA course is included in the cost of Institute membership. There is an additional tuition cost for the live programs. (Zoom or In-person), but the live programs are approved for Continuing Education credit in many states. (See IWCPPro.com/CE for up-to-date information.)

Education is only the first step of the process. We're your Workers' Comp Help Desk™, always available to chat one-on-one. (See more in #4.)

Curriculum

Based on the Institutes' 20-Step Copyrighted Process

- Proving through the Experience Mod, insurance companies don't pay claims.
- Tearing apart and rebuilding the audit process.
- Anatomy of a Claim: Business owners buy insurance to get claims paid. Why do agents delegate to insurance companies the only reason employers buy insurance?
- Helping employers engage employees to mitigate fraudulent claims, reduce exaggerated claims, and showing why injured workers should recover at work which benefits all stakeholders.

Why it's critical to know how group medical and Workers' Comp overlap: A terrific opportunity to earn the order on group medical insurance and add another exit barrier.

- Hiring: Injuries start the day of hire, yet few agencies help their client with these two simple hiring forms and the on-boarding process.
- Acquiring clients by making them more attractive to insurance companies.
- Excite employers by showing them how to take back control of their Workers' Comp. No employer likes to feel out of control. Do you?
- Build on high payoff questions to plant "seeds of doubt" about the current agent. Phone scripts that open door.
- Action steps to take putting the IWCP process into play in your agency.
- Workers' Comp is the most natural lead in to a high payoff business. Build momentum training with your entire sales team.

Benefit: Win the account. Celebrate "knocking out incumbent after incumbent."

2.



Train your back office staff to support your workers' comp process in experience mods, audits, and injury management.

CWCS Online training is targeted for Account Managers. Upon taking all sessions and passing the final exam, your team members earn the Certified WorkComp Specialist (CWCS) designation. No individual cost, regardless the number of team members.

The experience of Member Agencies over the past 20 years suggests that training everyone in the agency that is involved in workers' comp is the clearest path to success with the IWCP process.

The most successful agencies implementing the IWCP process train all team members involved in workers' comp.

Curriculum for this four-session 3-hour online course:

- Session 1 – Premium Audit
- Session 2 – Experience Modification Factor
- Session 3 – Injury Management and Preventing Injuries
- Session 4 – Round Up

All sessions are on demand, so your team can complete the course on their schedule.

Benefit: Producer support to allow producers to sell, not service.

3.



You'll mine more nuggets in Workers' Comp with your Master WorkComp Advisor designation.

At this live Masters Institute, you will interact with only seven other CWCA's. The Masters program is filled with case studies and discussion, which is why we only offer it live. The course deepens your workers' comp knowledge and makes it "sticky" to recall when similar incidents occur. Group discussion also centers around attendees' experiences in knocking out the incumbent using the Institute's copyrighted process.

Attacking and understanding the newest workers' comp changes and high-level networking highlight your time at the Masters Institute. In addition, you will walk away with a deeper and more skilled technical knowledge and client acquisition implementation process.

The Masters is taught for NCCI, California, and Pennsylvania separately to focus on each rating bureau's rules and procedures.

Benefit: Deepen your knowledge of Workers' Compensation rules and the IWCP process to write more business.

Dear Pres,

The Institute is a perfect complement to my Beyond Insurance Series of Workshops, Purple Cow and Changing the Game.

In fact, the Institute is a Purple Cow in the world of insurance.

The Institute delivers practical lessons and strategies in Workers' Comp that cement current client relationships and help get new clients.

It takes agents out of the quoting game and puts them in the Workers' Comp consulting arena.

You've created an excellent partner in keeping Certified Advisors current with Workers' Comp marketing, sales, and technical help.

Keep it up!

Scott Addis CPCU, CWCA
Addis Group, PA



Pres,

This is a simple note to let you know that you have had more impact on my career than anyone. Period. You can quote that.

Sam Martin, CWCA
Lipscomb Pitts, TN

4. Open Phone

The Institute is your Workers' Comp Help Desk. Have big questions, small questions, technical questions, or marketing and sales questions? You have unlimited access to our team of experts. Call, e-mail, telegraph, smoke signal. Whatever works for you to get in touch. We welcome your questions and problems, big and small, to help you KO the incumbent.

If we don't know the answer, we know the people who do.

Help with:

- Your Discovery Conversation
- Uncovering Errors
- Correcting Errors
- Audits and Classifications
- Analyzing and Verifying Experience Mods
- Corporate Culture
- Hiring and Safety
- Injury management
- Medical Provider Relationships
- Recovery-at-Work Programs
- So much more.

Are you confused about the result of an audit? Need help communicating something about the experience mod? Thinking of doing a cancel/rewrite on a policy? Other tech stuff got you stuck? Give us a shout. We'll help you sort it all out.

"My country didn't send me 5,000 miles to start the race. They sent me 5,000 miles to finish the race. "

—John Stephen Akhwari after finishing the 1968 Olympics marathon in Mexico City with a severely damaged leg.

We are committed to supporting you in "finishing the race," not simply having you attend an Institute.

Our goal is for you to become an expert in workers' compensation. You build expertise through deliberate practice and experience. The Help Desk is here to help you build that experience.

Benefit: We are your Workers' Comp Hep Desk, simply dial 828.274.0959. We have it or we'll find it for you.

5. Risk Review

Keep Kevin, the Institute's Lead Workers' Comp Analyst, busy and make more money doing it. Your Institute membership allows you to hook up with him to review risks, experience mod worksheets, and more.

Email experience mod worksheets, loss runs, and audits. Your producers and Kevin will walk through the analysis together, finding problems, solutions, opportunities.

Choose a current client or a prospect. You'll find ways to cement the relationship and close the deal.

The first step is to email Kevin mod worksheet/s and loss runs. Then schedule a time to talk.

Together you will walk through the process to uncover errors, mod mismanagement and develop questions for you to plant "seeds of doubt" about how the current program is being handled.

This process takes you to a deeper understanding of the Institute's 20-step copyrighted process and helps you develop a quick eye for workers' comp analysis.

The sky's the limit on the number of risks you can submit. Kevin has reviewed more than 1200 experience mod worksheets, including one that was 87 pages. Five years later, he's still seeing those numbers. This exercise with Kevin will help you advance the sale or build alligator-filled moat around your best clients.

Benefit: Your hidden producer- your Workers Comp Help Desk at the Institute. No one has looked at more mod worksheets than Kevin. Money is hidden in these worksheets, loss runs and audits. Let the Institute help mine it for you.

Kevin,

Your ability to help me with my clients audit and helping us suggest a more appropriate code to the carrier was nothing short of "priceless." In my clients' own words, "I don't make \$15,000 a day. You just helped me do that."

Since attending the Institute of WorkComp Professionals in fall of 2016, I have dramatically increased my commercial production, opened opportunities that were once unapproachable and now lead the office in production for the very first time.

I often referred to insurance as a non-tangible product, but the Institute has given me something tangible to sell and give to my clients. Your process of helping our clients "manage their MODS" is a huge door opener and from what I can see so far, opportunities are endless. I can't thank you enough for your help, the Institute and the enthusiasm you have restored in me for our industry.

If there is anyone hesitant about signing up with the Institute, please do not hesitate to send them my way. I look forward to discussing another client's needs soon.

— Pat Olmert, CWCA
Watkins Insurance, VA

6.



Online tools at your fingertips. This robust member site includes checklists, maps, slide decks, white papers, archived webinars, marketing and sales material to brand with your agency information, and much more.

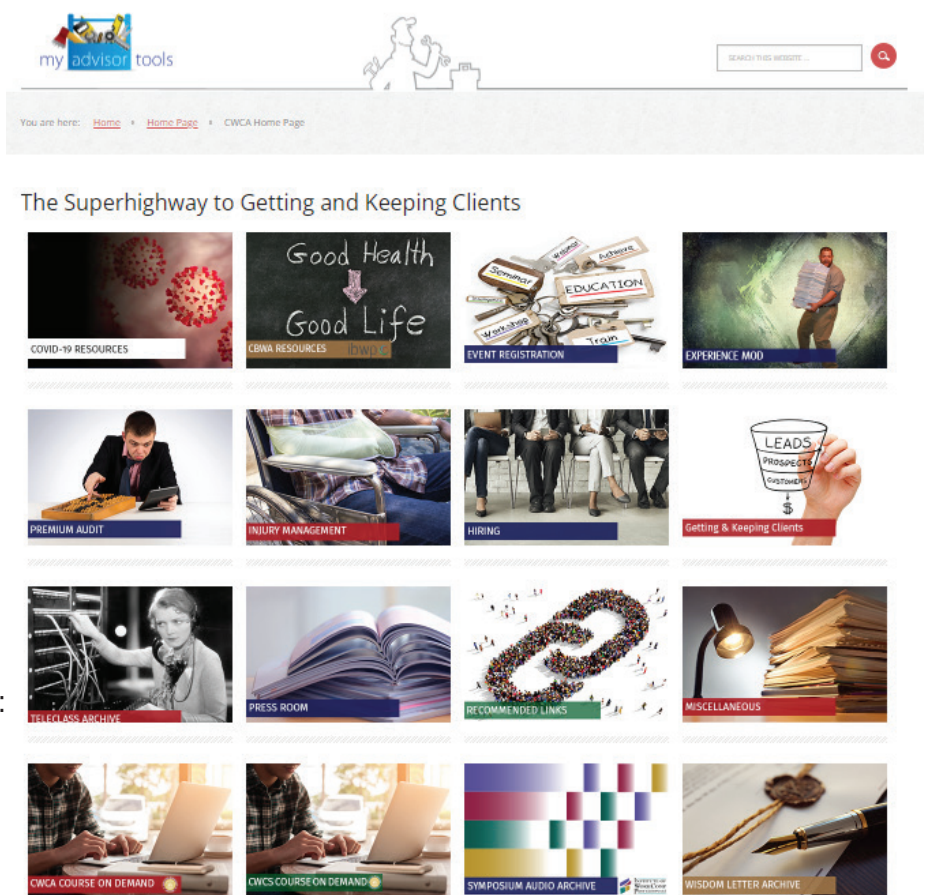
Take advantage of all the tech, marketing and sales support waiting for you on **MyAdvisorTools.com**, the Institute's hub for resources to WOW your clients and prospects, and even WOW you.

Checkout the Technical Section: Experience Mod, Premium Audit, Hiring and On-Boarding, Injury Management, along with a full suite of marketing tools customized for your agency.

Almost all documents on **MyAdvisorTools.com** are fully editable to allow you to customize their look and feel for your agency.

You have a full license to utilize these tools as you implement the process as a member in good standing of the Institute.

Benefit: Easy access to the resources you need to implement the IWCP Process and more effectively communicate with clients and prospective clients.



7. Press Releases

Which is easiest? Being “found or finding?”

Easy answer when consistently done—being found.

To promote being found IWCP will issue press releases after you attend an Institute event. The goal is to continually help enhance your image as the go-to Workers’ Comp agency in your niche and market area. You’ve taken the CWCA Institute. We all want instant gratification. We’ll jump-start you down the road to Workers’ Comp success and then nudge you along the twists and turns.



8. Symposium

The IWCP Symposium focuses on how Advisors work the process, acquire clients, install exit barriers to keep clients for life, with plenty of opportunities for networking, reinforcing what you know and revising parts of the IWCP process to better fit your agency, all while you learn new strategies.

Symposiums are generally held annually. The purpose of the Symposium is to question the status quo, challenge, provoke and prod you to greater heights. Sessions include learning and putting what you know into action through interviews with MWCA's and CWCA's, case studies, and group discussions. Outside speakers bring their cutting-edge ideas. There's always plenty of time set aside for networking with your fellow CWCAs.

Pres,

I've completed 7 sessions. Being an ex-Federated Agent, I wondered how much I would learn.

I'm very impressed. This is a great course. As you know, we've had 4 Certified Advisors, signed up 6 more last week, and now an additional one today.

Lots of buzz here at Horton. Thanks!

Paul Haas, CWCA,
Horton Group, IL

Agenda examples

- Interviews with MWCAs and CWCAs.
- How to implement the Institute process to run smoothly for both clients and agency.
- Conducting supervisor training.
- How to run non-boring safety committee meetings.
- Ideas on how to conduct compelling and engaging employee WorkComp Discovery conversations.
- Marketing your Certification and profiting from your trademarked/copyrighted workers' comp process name and designation.
- Finding and working successfully with the right workers' comp Medical Providers.
- Finding and exploiting the hidden gold in loss runs.
- Running a successful Client Acquisition program.

- Client surveys on culture, safety and the “bones” of the WorkComp process.
 - The Velcro Effect: create stickiness to keep workers' comp clients you want to keep for life.
- 10• Keep score to grab testimonials.

- How colors affect our spending and what to do about.
- The power of pictures and humor.
- Current events in workers' comp; predicting the future of comp.

Benefit: Networking with and hearing from CWCA's is a major step on your road to workers' comp success and knocking out the incumbent.

9. ClaimsIMPACT

(Not included in monthly member fee)

Managing injuries right is one major factor



in controlling mods and the Workers' Comp process. This Injury Management software gives you the ability to track resolved and unresolved injuries for individual clients. You will be able to issue reports on:

- Injury activity.
- Average cost per injury.
- Resolved (closed) injury status.
- Unresolved (open) injuries and timeliness of reporting injuries.
- Indemnity claim ratio.
- Prove you turn your "promises into performance."
- What ClaimsIMPACT™ does for you –
 - Streamline operations. Track and measure the components of an employee injury.
 - Save time. No double entry. Simply import data from your agency management system or insurance carriers.
 - Quickly spot problem injuries. Track projected and actual disability duration.
 - Monitor employee status. Full duty, light duty, out of work.

- Close unresolved injuries/claims faster. Financial data allows you to view the progress of the unresolved injury.
- Analyze injuries/claims and identify troublesome areas. Information on nature and cause of injury, lost days, reporting time, etc.
- Make compelling presentations to employers. Easily demonstrate their history or injuries in text or graphic format.

Pres,

I truly did not know exactly what to expect when Kevin and you visited our agency It was really good with great ideas. Very cool.

I certainly did not think our team would receive the follow up it has. The in-agency Institute and follow up has changed how some producers now do business, and the other producers are coming around.

Working closely with Steve, a 14 year producer, has absolutely moved Steve from quoting to just "having a persuasive conversation" with potential clients. This has paid off in his best production year.

We're excited you are revisiting and looking forward to more of our producers embracing the Institute process and changing the way employers see our agency and their insurance.

Thanks again,
Louis Landwehr, CWCA
Winter-Dent, MO

Deliver profit-sharing dollars to your agency by managing injuries yourself.

Benefit: Injuries and your client's wallets are twins. An employee injury strips your client's wallet of money. Manage that money...don't delegate it to a 3rd party over whom you have no control. You can count on ClaimsIMPACT™ to do this. You may outsource this to the Institute. Call for details.

*Additional fees apply.

10. Become a Published Author

Get noticed. In addition to press releases highlighting your Workers' Comp expertise, we'll help co-write and distribute article/s to trade journals.

Becoming a published author offers instant credibility and reinforces your expertise. Let the Institute and our PR expert, Steve White, help you author an article that will then be distributed to the trade publications you would like to target.

Benefit: Published articles open doors. Authorship increases your credibility. You enjoy more marketing pieces to demonstrate your expertise.

11. WorkComp Advisory

(Not included in monthly member fee)

This information-rich monthly e-Newsletter features topical articles by IWCP authors. Private labeled for your agency and delivered electronically to your client/prospect list. When printed, the *WorkComp Advisory* typically runs 15 pages. The newsletter can be delivered to an unlimited number of email addresses (that you have permission to email, of course) and you can use articles from the WorkComp Advisory in all phases of client acquisition and retention, presentations, an article as a stand-alone mailer, to drop off to clients/potential clients, post to your blog, etc. "How-to" instructions included.

Benefit: Communicate intelligent information monthly that your client and potential client can "take to the bank." Shortly, you may receive a call to solve a problem. Your agency name and process name in front of your clients and potential clients each month builds awareness that you are the go-to Workers' Comp agency to call.

(Territorial restrictions may apply.)

12. WorkComp Website

(Not included in monthly member fee)

We don't believe employers you want to visit and keep for life use search engines for finding their

Having trouble viewing this email? [Click here](#)

WORKCOMPADVISORY
Helpful information to reduce Workers' Compensation costs

BROUGHT TO YOU BY
Your Agency Logo Here

September 2013

Dear Kevin,

We're pleased to send you this month's WorkComp Advisory. Our goal is to provide information that will help you understand how to control your Workers' Compensation costs.

If you would like others to receive this Advisory, please sign up here or forward this link to them:
[Sign Up Here](#)

Articles

The deadliest jobs

The preliminary results from the 2012 Bureau of Labor Statistics' Census of Fatal Occupational Injuries show a 5% rise in fatalities in the construction industry, despite only a 1% increase in hours work and an overall downward trend in other industries...

[>> READ MORE](#)

Six ways to stop dollar leakage from Workers' Compensation programs

In Workers' Compensation, leakage refers to expenditures that employers make that do not improve the outcomes that injured workers achieve. Unfortunately, the sources of leakage are many. Learn how to prevent them...

[>> READ MORE](#)

Why workers do not report injuries

More than 25 percent of construction workers who had suffered a work-related injury at some point in their career did not report it. Learn the reasons why...

[>> READ MORE](#)

HR Tip: ACA notices: Who has to provide them by Oct. 1

Many employers are under the erroneous assumption that if they have fewer than 50 employees, they do not have to provide the notices. Not so...

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OSHA Watch

- Proposed rule to protect workers exposed to crystalline silica
- Noise hazards in New England targeted
- Proposed rule on SHARP inspections withdrawn
- New resources available: firefighters and combustible dust, dangers to physicians, of exposure to cadmium, fall prevention training guide and musculoskeletal disorders
- Federal court ruling win for employers in case involving supervisor misconduct and OSHA violations
- Recent fines and awards

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Legal Corner

ADA

- Failure to complete drug program basis for termination

FMLA

- Reduction in job status nixes equivalent position argument of employer
- Guidance on FMLA and same-sex marriage
- Failure to adhere to call-in procedures and provide medical certification leads to denial of claim for interference

Workers' Compensation

- Employer may be liable for injury caused by employee who drank too much at company party - California
- Brain MRI isn't reasonable medical treatment for work-related knee injury - Nebraska
- Intoxication must be cause of accident for denial of claim - New Hampshire
- Removal of safety screen insufficient to support intentional tort action - New York
- Attorney's fees limited to one-third of employee's recovery in third party suits - North Carolina
- Slip and fall on college campus walkway by painter not compensable - Pennsylvania
- Employer gets subrogation on contract suit - Pennsylvania
- Worker injured doing personal task denied benefits upon appeal - Pennsylvania
- Employer need not show job availability when non-work-related injuries or conditions preclude the employee's return to work - Pennsylvania
- Supreme Court upholds Workers' Compensation law on independent medical review and grants award to injured worker - Tennessee
- Roofing was employee, not independent contractor and entitled to Workers' Compensation benefits - Tennessee
- Slip and fall on home driveway ice compensable - Wisconsin

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Things you should know

- White House launches website for employers on health care reform law
- Opened contracts for injured workers growing trend in Workers' Compensation
- FMCSA exempts short-haul drivers from HOS break requirement
- 'Fracking' exposes workers to silica
- AMA obesity classification could spike Workers' Comp costs: Report
- New study finds hair-smoothing product can expose salon workers and clients to unsafe levels of formaldehyde

[>> READ MORE](#)

Institute of WorkComp Professionals

EMAIL: [Preston Diamond](#)

VISIT US ON THE WEB

PHONE 828-274-0959
FAX 775-414-4294

ADDRESS
P.O. Box 5437
Asheville, NC 28813

Fast fact:
A one-week delay in reporting injuries leads to a 10 percent increase in claims costs; a month or more delay can increase the cost by 45 percent.

Archives:
[Articles](#)
[Case Studies](#)

Note: The material in this eBulletin is provided as general information and is not a substitute for legal or other professional advice.

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workers' comp agent. Instead, buyers use your website to confirm what you've told them: That you're an expert in workers' comp.

Created for you, this website, including a Workers' Comp blog, (monthly postings) reinforces your workers' comp expertise and builds credibility and validates your conversation. Includes downloadable educational material with the ability to capture email addresses and help build your prospect list.

Benefit: Confirms your credibility as a true WorkComp expert and the go-to agent.

13. Employer Workshops

(Expenses not included)

IWCP team member(s) visits to present Workers' Comp program to employers.

Benefit: Partner with Institute to present workshop to employers in your area. Press release. More prestige with out of town presenter.

14. Private Labeled Marketing Material

MyAdvisorTools.com has an extensive library of marketing pieces to help you get and keep clients that we will private label for you!

15. Industry Insider and Institute Webinars

Institute hosts webinars presented by various industry consultants/owners. Become an Industry Insider and talk the language of your clients/potential clients. Past presenters have included a construction company owner, hospitality consultant presented along with various Institute team members.

Topics include:

- 2022 New York Experience Mod Changes
- California 2017 Experience Mod Changes
- Selling with the Experience Mod
- Valuation Date Process
- 6-Steps to Minimize Your Workers' Comp Program
- Cyber Liability Insights
- Prevailing Wages
- Audit Fundamentals
- Subrogation and the Experience Mod
- and many more.

Attending the Institute and receiving the Certified WorkComp Advisor designation and Master WorkComp Advisor Designation helped me go from analog to hi-definition in WorkComp.

I've been able to open doors of large WorkComp accounts I never would have gotten into before.

Truly Pres, the Institute is the catalyst of my career...the ideas, comp technical skill, and your creativity has instilled more confidence as a WorkComp producer than anything else.

I would not be where I am without what the IWCP has given me.

Matt Mallory CWCA, MWCA
Mallory Agency, GA

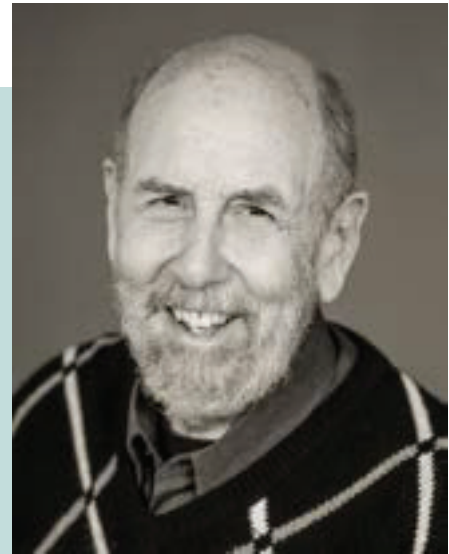
Preston Diamond, CWCA, MWCA

Chief Executive Officer

Co-Founder, IWCP

Preston@IWCPPro.com

Contact for: Conquering Zero, Client attraction, acquisition and retention, implementing the IWCP process, fee and BOR training, solutions to complicated problems, agency process for injury management, recover-at-work. Want to get published? Contact Preston to find out more.



With over 60 years of insurance experience, Preston has seen it all. He began as a producer, worked his way up to agency owner (he still maintains an ownership interest in a niche book in California) before being asked by legendary great, Gary Holgate to join his consulting firm. Preston has been helping agents succeed ever since. He's consulted in over 450 agencies nationwide, sharing his expertise in systems and procedures; client acquisition and retention.

In 2019, Preston was selected by IBA for their third Hall of Fame class. According to IBA, Preston is one of a class of 20 insurance professionals who "have set new courses for the industry, mentored generations of current and future insurance professionals, and weighed in on major national and global issues. Along the way, helped to redefine what insurance is and can be."

In addition, Preston developed the ISU franchise Agency's Personal Lines System; built the Society of CPIA's Sales Success School, and is one of two insurance certified Face-to-Face sales instructors. He created the 6th Sense Proposal System for insurance professionals, and Client Care system for creating clients for life.

Preston is a founding director of the Institute of WorkComp Professionals and co-founder of the Institute of Benefits and Wellness Advisors. He has authored articles that have appeared in many trade publications; presented at CIC Ruble seminars, as well as for many state and national associations and other insurance groups.



Kevin Ring, CWCA, MWCA

Managing Director

Lead Workers' Compensation Analyst

Kevin@IWCPPro.com

Contact for: Mods, Audits, Classifications,
Conquering Zero, ClaimsIMPACT

Kevin joined the Institute in 2003 after a stint managing systems for a mid-sized manufacturing company. A licensed P&C agent, Kevin has an affinity for making the technical simple, whether it be insurance or computers. He is skilled at executing the Institute process. He is especially adept at unraveling ex-mods, audits and classification clarifications.

Kevin's plain speak approach is the key whether he is presenting at an Institute, giving workshops for employers, presenting workers' comp to employers or presenting teleclasses for Advisors. His technical workers' comp skills have helped Advisors through sticky situations (including analyzing a 68-page mod sheet) and he's constantly working with Advisors to deepen their knowledge of the Institute process.

Kevin has analyzed more than 1200 experience mod worksheets, finding and fixing errors for CWCA's and their clients. Because of his experience working with Advisors and analyzing mods, he designed and directed the development of ModIMPACT, IWCP's mod analysis tool which helps you better understand the mod, how it impacts premium costs and how to control it. It is a quick, simple and powerful way to analyze a mod and communicate the results.

When not in the office you'll often find Kevin on the baseball field watching son Asher play or FaceTiming with daughter, Karleigh, who is away enjoying her first year at college.

Teresa Long, CWCA, MWCA

Director of Injury Management

Teresa@IWCPPro.com

Contact for: Claims review, analysis, benchmarking, establishing adjuster and clinic relationships, ClaimsIMPACT, large deductible and self-insured.



Resolving injuries is Teresa's passion. Teresa works with your clients and the injuries their employees suffer. She's been at it for 35 years, 14 years at Walt Disney World, 7 as their Director of Injury Management. Her career also includes stints as Vice President of Risk Management for Unisource Administrators, Inc., managing general agent and third-party administrator. Teresa's responsibilities included client services for all professional employee organizations, large deductible and self-insured clients, as well as product development.

She served as Vice President of Sarasota International Risk & Insurance Services (SIRIS, a third-party claim administrator for self-insured and large deductible clients), a subsidiary of RISCORP, a Florida domiciled insurance company.

Through the level of services provided by Teresa and her team, they maintained a 95% retention level because they focused on taking care of their clients and getting the best results possible on their claims. Whether they were on a guaranteed cost, retro, large deductible or self-insured plan, they were constantly reducing experience mods through the teams' efforts.

Teresa was a founding member of the Association of Workers' Compensations Claims Professionals, (WCCP) served as a Board Member and 20-year speaker for the Florida Workers' Compensation Institute.

Teresa currently works with about 30 insurance carriers and their WC claims adjusters in California, Texas, Missouri, Michigan, Connecticut, New York, North Carolina and Florida to find ways to keep the focus on her client's WC claims and keep them moving through the system to a timely closure. After all, the best claim is a closed claim.



Amanda DiamondRing, CWCS

CFO, Director of Conference Services

Amanda@IWCPPro.com

Contact for: Billing information, meeting location sand recommendations, special accommodation requests and CWCS program

Amanda joined the Institute in May 2004 and immediately started streamlining internal processes, plans and implementation. She travels far and wide (via Internet and site inspections) to discover comfortable and convenient locations for Institutes and Symposiums. Then she negotiates, negotiates, and negotiates.

Amanda is lobbying for an International Institute since she graduated with a BA in Italian Studies from Sweet Briar College. While attending Sweet Briar, she worked at the college early learning center and upon graduating promptly went to work in her first love, early childhood education. She subsequently received her Masters in Education and was a founding board member of Maccabi Academy in Asheville.

When not working to make sure that Advisors have roofs over their heads while attending an Institute, Amanda spends her time with her two kids, Asher, a highschool freshman and Karleigh, a freshmen at college.

Karla Diamond, CWCA

COO, Director of Marketing

Karla@IWCPPro.com

Contact for: Personalized marketing material,
Conquering Zero materials, WorkComp website
construction.



The common sense and control person, Karla sees through the clutter to the meat. She provides the litmus test for what is offered, organizes the flow, and provides clear “outside of the forest” thinking.

The common sense and control person, Karla sees through the clutter to the meat. She provides the litmus test for what is offered, organizes the flow, and provides clear “outside of the forest” thinking.

Karla has the innate skill to separate theory from reality.

Need some of the Institute’s Point-of-Sale marketing pieces? Send Karla a high-resolution copy of your logo and contact information and she’ll personalize the pieces you chose.

Don’t see what you like, let Karla or Jackson know and they’ll work with you to create just what you need.

Karla has owned a travel agency and excess and surplus lines insurance brokerage that administered contractor, high-value dwelling, and earthquake insurance programs in California.

She sold the travel agency and wholesale brokerage before moving to North Carolina in 1997.

In her free time, Karla enjoys traveling, especially trips with her grandchildren.



Jackson Anderson, CWCA

Director of Communications

Jackson@IWCPro.com

Contact for: WorkComp website construction, recertification credits, webinars, teleclasses, online courses and login issues.

Jackson has a strong background in digital content and production, having started his career working with Grammy Award-winning engineers for Capitol Records and SonyBMG.

He also produced and executed nationally syndicated broadcast as well as local talk shows and commercial spots for Salem Communications in Seattle, WA. Jackson relocated to Asheville, NC from Seattle where he spent the majority of his time working for Microsoft as an Audiovisual Technician and User Research Specialist maintaining their state-of-the-art User Research test labs.

Jackson also understands the demands of small businesses. In 2012, he developed and built a startup artisan food and beverage company, Blue Blaze Soda Company, that specialized in craft beverage syrups and finished beverage products. His company grew from tailgate sales at local farmer markets the first year to a customer base of over 75 clients, which spanned the east coast with establishments like Tupelo Honey Cafe and the Smith Restaurant Group in NYC. Jackson earned a degree in Business Administration and Innovation Leadership from Western Carolina University, and an Audio Engineering diploma from the SAE Institute in Nashville, TN.

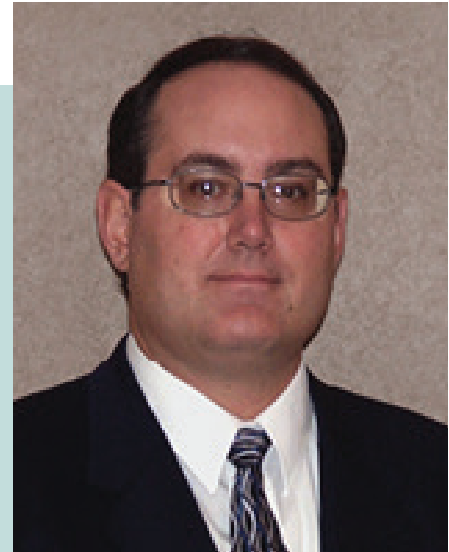
Jackson, his wife, Zanne, and their son Roan enjoy spending time in the great outdoors, hiking, and camping, as well as searching out the best new restaurants and craft breweries in WNC.

David Leng, CWCA, CPCU, CIC

Instructor

David@IWCPPro.com

Contact for: Case studies on implementing the IWCP process, Pennsylvania expertise.



David R. Leng is Executive Vice President and Executive Partner of the Duncan Financial Group, a Faculty Member of the Institute of WorkComp Professionals, and author of the International Best Sellers-The Laws of Insurance Attraction and Turning Premiums Into Profits, as well as Stop Being Frustrated & Overcharged Year After Year By Your Workers' Compensation Program.

David is a 30 year veteran of the Risk Management and Insurance industry. He is regarded as one of the brightest minds in the industry due to his unique Risk Profile Improvement Process, which identifies, controls and reduces the risk factors inherent in any business that drive costs to an organization's bottom line and hinders employee productivity. Since 2004, David has saved his clients well over \$42,000,000 in premiums and overcharges.

David, who has 30 years experience specializing in Risk management and Workers' Compensation, is an alumnus of Penn State where he received a Bachelor of Science in Insurance and Risk Management. His professional designations include Certified Insurance Counselor (CIC), Certified Risk Manager (CRM) and Charter Property Casualty Underwriter (CPCU), Certified Benefits & Wellness Advisor (CBWA), and he's been designated a Certified WorkComp Advisor (CWCA) by the Institute of WorkComp Professionals.

David is Co-Founder of Keystone CompControl, the nation's largest single network of Workers' Compensation specialists, and is one of only 14 nationwide Level-5 Advisors of the Institute of WorkComp Professionals; and was asked to join the faculty of the Institute of WorkComp Professionals in 2012.

David spends his leisure time boating in the summer and skiing in the winter with his wife, Lynn, and their two children, Alizabeth and Luke.



Steve Tade, CWC, MWCA

Instructor

Steve.Tade@Witner-Dent.com

Steve is an Ag guy. He graduated from the University of Missouri, Columbia with a degree in General Agriculture and minor's in animal science and economics. For the next couple of years he worked for MFA, a large coop, in feed, grain and livestock equipment sales.

Installing Winter-Dent's 20-step trademarked Workers' Comp process, COMPWORKS Midwest™, Steve works with companies large and small focusing on captive and alternative risk options.

Steve makes joint calls on clients with another agency Advisor, Darren Freese. While Steve opens doors, Darren is the tech guy that helps close them. This also allows clients to have two "Johnny's on the spot, helping close out the competition.

Steve enjoys hunting and spending time with his family.

Don Phin, Esq.

Great HR

Don@DonPhin.com



Don Phin has been the Intitute's HR guru since 2002 as well as leading many webinars and presenting at Symposiums. Don has been a California employment practices attorney since 1983. He litigated employment and business cases for 17 years, quitting when he figured out that nobody wins a lawsuit. Since leaving litigation, he has written numerous books and presented more than 500 times to executives nationwide.

Don was the founder of HR That Works and is a catalyst for the Great HR program. Now in his "wisdom sharing years," Don loves coaching executives and insurance agents and investigating challenging workplace problems.

Don is passionate about the success of people, culture, and process and he believes the human resources group is the catalyst, the prime agent for an organization to change and succeed. As an employment attorney, he helps companies avoid compliance problems and other issues that get in the way of doing great work. As a coach, he helps HR executives become better leaders, make better decisions, and produce better results. As an investigator, he helps companies get to the truth of their circumstances by conducting independent and thorough investigations. As an author, he has self-published several books suited for leaders and companies seeking to create and foster strong workplaces with strong workforces.

In all rolls, Don continues to inspire and encourage.

**Steve White**

Steve White PR

SWhiteJB@aol.com

Steve White has been the PR guy for the IWCP since 2005, but he's been involved in media and marketing for going on 25 years, logging service time with both major corporations and leading advertising agencies. He's been on both sides of the editorial playing field; serving as an editor of a leading trade publication and a frequent writer for major newspapers, to working with newspaper and magazine editors in placing his client's articles in close to 100 publications. Editors return his calls and emails.

And in a world where the written word has become diluted by emails, text messaging and twittering, Steve knows his way around a well-constructed sentence and paragraph, creating communications — articles, press releases, printed newsletters, e-bulletins, ad copy writing — that grab an editor's attention.

But it doesn't end there. Media campaigns, advertising, event planning, websites, it's all part of Steve White's multi-faceted resume and a long track record that can help amp up your agency's image and bottom line.

Wayne Sanders

SW Sanders, LLC

Forensic Safety

Wayne@SWSanders.com



Wayne Sanders has more than thirty years of multi-disciplinary safety experience, education and training in occupational safety and health management, premises safety, and forensic safety.

Wayne's forensic safety services focus on litigation consultation and expert witness support for premises liability safety cases, and cases involving occupational safety and health related injuries. When working on behalf of an attorney client he evaluates physical conditions, human factors, applicable standards, factors specific to an incident, management practices, normative versus substantive safety, standard of care, and foreseeability. Wayne's work with attorney clients includes slip/trip/falls, falls from windows, burns, furniture, equipment guarding, carbon monoxide, AED, and swimming pools cases.

Wayne's hospitality industry career includes positions as Regional Director of Loss Prevention for Marriott Hotels and Resorts; Distributor for Vingcard and Schlage Intellis electronic guestroom lock systems; and Independent Consultant / Regional Director for Hospitality Risk Controls, Inc.

Wayne is active in the American Society of Safety Engineers, Human Factors and Ergonomics Society (Safety Technical Group and Forensics Professional Group), and National Floor Safety Institute (Certified Walkway Safety Auditor).

Wayne Sanders, BS, principal, managing partner, has over twenty-four years of insurance, risk management, and loss prevention experience in the healthcare and hospitality industries.

He is an author and co-author of articles of Healthcare CRM and human factors.

Wayne is a member of the American Society of Safety Engineers and the American Society of Healthcare Risk Managers. He earned a BS in Insurance and Risk Management from Georgia State University and is a licensed insurance broker.

Is Your Experience Mod Correct?

ABC Company

MOD VALIDATION CHECKLIST	Yes	No	N/A
Do you have Mod worksheet?			
Determine correct rating periods were used in the calculation			
Verify payroll reporting by year, using Premium Audit Billings			
Verify accuracy of all losses using Valuation Date Loss Runs or best available			
Analyze subrogation claims – is there a chance to collect from another party			
Review for duplicate entries			
Verify Mod is correct according to current ownership			
Follow up issuance of Mod revisions			

Workers' Compensation Fraud Red Flag Checklist:

Claimant's Name: _____ Date of Injury: _____

Mark applicable red flag indicators. Describe red flag indicators on reverse.

NOTE: Red flags are indicators of the need for further investigation of a claim to determine its legitimacy. The applicability of one or even several "red flag" indicators is not necessarily indicative of the existence of workers' compensation fraud.

<input type="checkbox"/>	1. Unexplainable delay in reporting
<input type="checkbox"/>	2. No witnesses to the alleged injury-producing incident
<input type="checkbox"/>	3. Insufficient detail was provided surrounding the injury-producing incident
<input type="checkbox"/>	4. Alleged injury seems inconceivable considering the work which the claimant performs
<input type="checkbox"/>	5. Injury is not visible (e.g., soft tissue injury)
<input type="checkbox"/>	6. Degree of injury is not likely to result from alleged injury-producing incident
<input type="checkbox"/>	7. Allegations or rumors of fraud and/or the claimant has been observed working elsewhere
<input type="checkbox"/>	8. Incident was reported on a Monday morning (or after one or more days off work)
<input type="checkbox"/>	9. Claimant is a new employee
<input type="checkbox"/>	10. Claimant has no health insurance coverage
<input type="checkbox"/>	11. Claimant has used all available sick days and vacation days
<input type="checkbox"/>	12. Claimant is known to have personal financial problems
<input type="checkbox"/>	13. Claimant is physically active outside
<input type="checkbox"/>	14. Claimant has submitted workers compensation claims in the past
<input type="checkbox"/>	15. Inconsistencies revealed from the claimant's initial description of the injury-producing incident
<input type="checkbox"/>	16. Claimant is unusually familiar with the workers compensation system
<input type="checkbox"/>	17. Claimant is uncooperative and/or objects to administrative controls intended to address workers' compensation fraud
<input type="checkbox"/>	18. Claimant does not provide a street address for a residence
<input type="checkbox"/>	19. Employer is frequently unable to contact the claimant while off work due to an alleged injury
<input type="checkbox"/>	20. Claimant obtained legal representation soon after the alleged incident and/or has obtained legal counsel with a questionable reputation
<input type="checkbox"/>	21. Subsequent medical evaluations apparently contradict the initial evaluation
<input type="checkbox"/>	22. Employee has missed scheduled physician visits or rehabilitation appointments
<input type="checkbox"/>	23. Treatment being provided seems more extensive than the injury warrants
<input type="checkbox"/>	24. Claimant has changed medical providers more than once after the initial treatment

I just closed a \$130,000 premium account, start to finish in 33 days from my first appointment to picking up the check. I also have a good chance at picking up the benefits in the next 90 days. I was able to throw the other agent under the bus using the Institute's process and coaching. It's just fun.

—Randy Boss, CWCA, MWCA
Ottawa Kent, MI

The Institute's training will help you see Workers' Comp from a different perspective and to understand what a buyer is interested in. If you are a WC "expert", you will still learn quite a bit. These folks are extremely knowledgeable and also down to earth. They speak to you, not at you. Great learning experience!

—Mike Reff, CWCA
Towne Insurance, NC

Long story short: you are correct in your advice. Absolutely, perfectly, 100% spot on. And better yet — you helped me understand how this works. You are one very awesome, knowledgeable workers' compensation wizard and I sincerely appreciate having you as a resource. Just wanted to throw you a ton of kudos. Thanks again.

—Daniel Reichardt, CWCA
CRW Insurance & Financial Services, WI

Hey Pres:

Thought it was time to let you know. We really like the training we get plus the ideas that come from the institute. In my 30+ years in business we have never had a more valuable resource for our team. That includes our many years in other programs.

Our team thinks you are the single best resource for Work Comp in the country. We'll continue to rely on you to keep us far ahead of the competition.

Whatever words there are about testimonials most likely fit my thinking about the Institute. Use what you want—You get the idea. If it wasn't for you I don't know what I would do with new producers.

—Owen Taylor, CWCA
Owen-Dunn Insurance, CA

Since signing up with the IWCP and earning the CWCA, I've been able to provide more value to my current book of business, as well as knock out the competition on new accounts.

When you become a CWCA, you separate yourself from other brokers. The skills and support you gain help you become more than a broker – you become an essential part of your customer's business and risk management initiatives. No one else out there is supporting a wc program like a CWCA.

The accounts I'm introducing the process to have been neglected by the incumbent. In 5 minutes, I can teach them more about workers' comp than their incumbent has in 5 years.

In the last month, I have had more workers' compensation conversations with business owners than I can count. I've even expanded operations outside my state of California. This is due to the confidence and experience gained through the CWCA process.

I even got a bind request during my kick off call with Preston!

—Ryan Wakely, CWCA, CMIS
CMIS, CA

I'm mad at myself. After 33 years in the insurance business I've never put the process together the way the Institute has. Now that I'm a CWCA, I see workers' comp in a whole new light.

—Anthony Charles, CWCA
SCS Insurance, NY



WorkCompProfessionals.com
828.274.0959 | Kevin@IWCPPro.com





INSTITUTE OF
WORKCOMP
PROFESSIONALS

THE UNCOMMON TRAINING COMPANY®

MEMBERSHIP PRIVILEGES