## “…professional workers' compensation brokerage, loss control, underwriting, or claims adjustment”

**Workers' compensation broker:** A licensed workers’ compensation broker who represents the buyer of insurance and has a legal duty to help the buyer obtain appropriate coverage. Experience would include explaining the terms of insurance policies, processing applications, obtaining price quotes, binding coverage (creating a contract), and writing reports.

**Workers' compensation loss control:** Loss control or loss prevention is a risk management strategy to prevent worker injury by improving safety in the workplace. Loss control can help lower premiums by decreasing the frequency and severity of workers’ compensation claims. Individuals may also identify workplace hazards and distribute materials and/or provide training to mitigate the risk.

**Workers' compensation underwriting:** Workers’ Compensation insurance coverage of an individual or organization based on assessment of risks for the purposes of determining the terms of a workers’ compensation insurance policy. Some examples include:

- Process submissions for workers’ compensation insurance policy quotes
- Servicing a policy (gathering data, updating the accounts, collaborate with stakeholders)
- Determining legal ownership
- Classification of business operations
- Review of loss history
- Determination of payroll exposure/adequacy
- Verification of proper licensing (Contractor State Licensing Board, Motor Carrier Permit, Public Utilities Commission, Farm Labor Contractor)
- Marketing workers’ compensation products
- Coordinate, develop and provide underwriting training
- Workers’ Compensation Subject Matter Expert/technical resource

**Workers' compensation claims adjustment:** experience handling complex claims (e.g., death, catastrophic, multiple co-defendants, delayed claims, catastrophe, rejected claims). Some examples include:

- Coordinate, develop and provide claims training
- Workers’ Compensation Subject Matter Expert/technical resource
- Investigation of workers’ compensation insurance claims
- Solicit information from relevant parties
- Locating and reviewing records

- Researching and applying workers’ compensation laws and statutes
- Identifying potentially fraudulent activities and requesting subrosa
- Benefit delivery
- Projecting claims costs and reserves
- Settlement negotiations
- Permanent disability ratings
- Coordinating return to work and medical benefits
- Collaborating with legal staff
- Workers’ compensation claims adjuster certification
- Identify subrogation