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Voluntary Compensation Coverage - Is it really necessary?

You bet it is!

Certain employees may be exempt or excluded from state workers' compensation laws. Examples of employees that may not be covered in a given state include:

- Domestic employees
- Agricultural employees
- Volunteers
- Employees injured while temporarily outside the U.S. or Canada
- Employees injured while on indefinite assignment outside the U.S. or Canada (a foreign voluntary workers' compensation policy or foreign voluntary workers' compensation endorsement is generally preferable)

But those exempt or excluded employees can still sue you, their employer, for damages if they're hurt on the job resulting from your negligence. It's even possible for those individuals to recover amounts in excess of the state workers' compensation benefits. For this reason, employers should consider voluntarily providing workers' compensation and employers liability to those employees.

There are two endorsements available to cover these employees:

1. Voluntary compensation and employers liability coverage endorsement WC 00 03 11 A
2. Voluntary compensation and employers liability coverage for residence employees endorsement WC 00 03 12 A (added to homeowners, farm owners, ranch owners or personal liability policies)

The endorsement must contain a schedule that lists the employees covered. Therefore, it's suggested the schedule be completed with very broad wording, such as "all employees not subject to the workers' compensation or occupational disease law of any state."

If you don't currently have this important coverage, please consider adding it to your workers' compensation policy or contacting a member of the 'A' Team for more information.

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Submitted by Assurance, Preferred Partner Kim Riechert

How Small Staffing Companies Win Big Accounts

It's not easy for small staffing companies to win big accounts from entrenched, national competitors. However, it can be done by using disruptive innovations.

Such is the case with time and attendance solutions that leverage the internet and save clients money by dramatically improving their logistics.

Tom Klenotic, owner of Safe Staffing, a full-service recruitment and staffing agency located in Northeast Ohio, realized that the internet had changed the game when it came to time-clocks and how clients could benefit from immediate access to their data.

Just-in-time manufacturing isn't just about machines. It's about people, and getting real-time access to what workers are doing can mean the difference between success and failure, profit and loss. Klenotic emphasized that having the ability to add clocks quickly, along with the ease of getting employee information into the clocks, gives me the confidence to go after any size account now, he said.

Klenotic uses the time-clocks as a wedge into clients where he places high numbers of temps.

Here's how it works. When his employees clock in, his TempWorks time system receives the punches real-time and logs them to the appropriate assignment. The data becomes instantly available for everyone - staffing specialists, customer supervisors, accounting, reports - via desktop computer or tablet.

We provide an out-of-the-box solution, but it's flexible too. It allows us and the client to customize everything from workflow to reports, said Paul Czywczynski, Chief Technology Officer, TempWorks. The big difference between Tempworks and Kronos-like systems is that our punches get logged real-time. That lets everyone from line managers to accounting to make better decisions faster.

The big difference between Tempworks and Kronos-like systems is that our punches get logged real-time. That let's everyone from line managers to accounting to make better decisions faster.

The staffing firm's employees can easily denote a particular order as a time clock order, thereby making any employees assigned to that order automatically set up to punch in and out on the time clock at their client site.

Compared to a non-integrated time clock system, requiring that individuals be manually set up in the system, this is a huge time saver for staff.

In closing, Klenotic says the TempWorks Time Clock system provides Safe Staffing with an exit barrier for their customers.

It allows us to fully service them with capabilities unmatched in the industry. The thought process is we are solving our customer concerns with less time capture and eliminating billing mistakes before they happen."

This ultimately saves our customers time and money as they enjoy the benefits of not looking elsewhere for their staffing needs.

Using Social Media to Catch Workers' Comp Fraud

Most employers have, at one time or another, encountered fraudulent or exaggerated workers' compensation (WC) claims. For example, the Monday morning report showed an employee had an unwitnessed fall at work last week and hurt his knee. However, it's well-known he's an avid weekend soccer player and may have hurt his leg that way.

Traditionally, many employers have had to accept some of these frustrating claims. Thankfully, social media offers claims adjusters more tools, resources and potential evidence in fighting or mitigating these types of claims. Take the above example and suppose the claim can't be denied. However, a YouTube video turns up showing the employee in the city soccer championship just weeks after the alleged injury.

A skilled adjuster or claims fraud investigator has a plethora of information to do their social media searches. Just think of how many people use Facebook, YouTube, Pinterest, Twitter and LinkedIn on a regular basis. Surprisingly, individuals tend to dismiss the idea that adjusters may find this material and continue to post damaging information. Many people are so engaged in social media they aren't going to let a WC claim stop them from sharing destructive information, even if that same information could invalidate their WC claim.

In the insurance world, social media investigation is replacing traditional physical surveillance and producing better results with less costs. Some of the advantages are no risk of detection, affordability and efficiency.

Aside from their own investigative departments, many insurance carriers, TPAs and self-insureds are also looking to private investigative firms to do these comprehensive social media reviews. If you question the validity of one of your claims, I'd suggest engaging your adjuster to conduct a review with their investigative team, or if they don't have a team in place, implore them to hire one of these firms. Keep in mind, one key piece of information found on Facebook may be the difference between a $500 claim and $50,000 claim!

For a deeper dive into social media and workers' compensation fraud, contact us today.

Submitted by Mike Atieh

Assurance, Preferred Member

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Hiring for Retention

Jerome Ternynck, CEO of SmartRecruiters recently wrote an article on Inc.com highlighting 6 tips to find candidates who will stay for the long haul. Ternynck says too many business owners treat employee retention as something they do after they hire someone---things like annual bonuses and free lunch on Fridays. He says retention actually starts during the recruiting process because retention has a great deal to do with ensuring cultural fit from the get-go and not merely incentivizing happiness. Of all employees who left their jobs last year, 40% did so within 6 months of starting due to a bad cultural fit. Here are Ternynck's 6 tips:

1. Create more choice.

Search all the places where top people are, including your colleagues' networks, career sites, recruitment firms and job boards.

2. Hire for attitude, not aptitude.

When deciding between two people, put personality first. You can train for skill - you can't train for personality.

3. Broadcast your employer brand.

Give candidates in-depth information about your employer brand and what it's like to work with you.

4. Foster high-touch relationships.

Engage with candidates through several different interactions -- in-person interviews, lunches, dinners, phone and email.

5. Let candidates know you are a candidate too.

During interviews, let candidates know that they are choosing you just as much as you are choosing them.

6. Always be closing the best candidate.

Don't dwadle when you have found the best candidate. Average time to hire is about 25 working days, according to Dice-DFH Vacancy Duration Measure. But I have found that they bestcandidate gets snatched up within two weeks.

Hiring for retention should be a part of every company's business strategy. Long-term growth hinges on having long-lasting team members, who provide far greater productivity and value than a constantly rotating workforce.

Career Personnel

Protecting Data from Disaster and Breaches Needs a Plan

Disasters can strike anywhere at any time. And the recent Equifax security breach, along with other examples, has shown that vigilance on data security must remain at the forefront of every staffing firm's agenda.

Data continuity is the lifeblood for staffing and recruiting. From applications to interview notes, onboarding to training, payroll to taxes – it's data that ensures the right candidate is placed with the right client at the right time.

Any threat to data, whether it's a natural disaster or a spillage of personally identifiable information can absolutely cripple a business.

So, just like you would prepare to protect your home from any worst-case scenario or your identity from theft, are you prepared to do the same for your business?

The Department of Homeland Security via Ready.gov offers a process to Emergency Response Planning, but it's not a stretch to apply some of these same steps to data management.

1. Review performance objectives for the program.

In this case, you are trying to keep your data safe and secure, while likely not overspending on the program.

2. Review hazard or threat scenarios identified during the risk assessment.

The two greatest threats to data storage are physical damage to the device where the data is

stored or a security breach. Think about where your data is stored and consider if it has adequate physical protection from fire, flooding, or even falling trees. And, just like physical security, consider whether you have adequate digital firewall protection from a potential breach.

3. Assess the availability and capabilities of resources for incident stabilization including people, systems, and equipment available within your business and from external sources.

Should there be an incident, do you know who you will turn to for support and recovery? Do you have multiple systems or backup programs? Who on your team is responsible for responding? Do you have a point of contact and contact information readily available for all involved?

When it comes to data, it is often a good idea to not only keep a backup in the same location, but also consider cloud computing in a location far enough away from your operations so that it also will not be affected by a potential disaster.

4. Determine if there are any applicable regulations pertaining to data management and address applicable regulations in the plan.

In this case, it is best to consult your attorney and ensure that you are doing everything in compliance with federal, state and local law.

5. Train personnel so they can fulfill their roles and responsibilities and facilitate exercises to practice your plan.

Practice makes perfect and running an occasional drill or even talk-through of "what if" scenarios will go a long way to ensuring that if a loss of data occurs, your business will be able to mitigate the trouble and recover much more quickly.

While business capabilities have vastly improved due to the speed and efficiency of data access, remaining cognizant on the threats to data and protecting data have also become increasingly important. Having a plan and practicing that plan will put your mind at ease.

To consider your data plan and to plan for other contingencies, visit Ready.gov.

Submitted by Coats Staffing Software

This n' That

Prospective Members

New Members Are Joining

If you know of an agency who is interested in joining NISA, please contact our office. We would be happy to assist them through the membership process.

NEW Members:

Precision Staffing

10250 Alliance Road, Suite 105
Cincinnati, OH 45242

precisionstaffingusa.com

Scott Simpson

Topflite Staffing

120 Grace Drive
Easley, SC 29640

topflitestaff.com

Forest & Mary Thomas

WELCOME TO THE NETWORK!!

give thanks

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in **Check out our blog Nuzzles on LinkedIn!**

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