

Adapted from  
**Stop Being Frustrated & Overcharged**  
Year After Year By Your Workers' Compensation Program  
*Appendix B*

**ANSWERS TO GET BEFORE YOU HIRE A BROKER**

*When asking your questions, rule number one is to relax and take your time. Remember, do not offer what answer you are looking for in the questioning. Make sure you watch their body language to see if they are comfortable, or struggling to answer. Treat this as an interview, as if you are determining whether or not you will hire this person, just like you would hire an employee.*

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What would be their process of engaging with your company?

What information do they need, and how would they gather the information they need to provide a quote?

How they would go about this process?

What is the experience and background of their team, their years of experience, who with, and doing what?

What specific processes or programs will you implement to help reduce our workers' compensation costs?

If they mention Loss Control or Risk Management Services, ask:

1. What services does their prevention person provide?
2. How often will we see their prevention person?
3. What credentials does their loss prevention person have?
4. How long have they been doing this?
5. Are they a dedicated injury prevention person or do they have other duties?
6. How many clients does their prevention person currently work with?

If they mention Claim Services, ask:

1. What involvement will their claims person have with a claim?
2. What type of questions does their claims person ask to determine the severity or validity of a claim?
3. How many claims is their claims person currently handling?
4. Are they a dedicated claims person or do they have other duties?

What is your best practice to make sure our audit is accurate?

What is the best practice to make sure our experience modifier is accurate?

What is the best practice to make sure an injury is mitigated?

How does your process return injured workers in three days or less?

Who typically establishes your panel of physicians?

What criteria are used to determine who is on your panel of physicians?

How would you improve the Risk Profile of our business?

What steps or processes do you go through to do this?

Can you show testimonials, or allow us to call references, that are satisfied with their results? May we see or call them now?

Can you send us a resume or bio for each of your (broker's) team members?

### **REMEMBER: TAKE AN AGENT ON TEST DRIVE!**

You would not purchase a car without taking a test drive, so why would you hire an agent without doing so.

Many agents state that have a “risk management”, “diagnostic” or “consultative” approach to helping their clients. It is entirely appropriate for you to ask them to demonstrate that. Invite the agent to conduct some sort of analysis (“diagnostic”, “assessment”, audit” are terms they might use) to see how well they can identify, analyze and help you improve your Risk Profile or design your insurance protection program.

When they present their solutions to you, if they provide you with printed packages of programs they have available to you. Those printed out on their computer documents might be the extent of their solutions. In fact, you might even see that they are copyrighted materials of a service they subscribe to that helps them look like they know what they are doing. Have them walk through how they help you implement the solutions, and see how they will engage with you. Ultimately, if they cannot demonstrate clearly how they will help you then, they will not be able to do so later after you may have hired them.