

# Claim Situations

By: Kevin Campbell  
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The landscape in Florida Workers' Comp has changed in the past several months. Trial attorneys are back into the "thicket" seeking and representing injured employees. As a result, a 14.5% rate increase across the board will take place on your renewal date.

Now is the time to understand more ways to protect your profits and guard against the claims system.

Be aware of the following claims situations and contact us if any claims arise under these circumstances.

1. If an employee deviates from routine employment duties and is injured, we could have a defense.
2. Horseplay on the job is considered a deviation from employment.
3. Parking lot injuries depend on the ownership of the lot to determine compensability.
4. Comings and Goings from work claims in a personal vehicle are usually denied.
5. The presence of alcohol and drug use is certainly defensible if the cause of the accident can be correlated to the injured worker being under the influence.
6. Employees have thirty (30) days to report an on-the-job injury. Reported claims beyond that date are defensible.
7. Employers, like you, have seven (7) days to notify the carrier of an injury and report the claim. First aid injuries not requiring outside medical attention do not require notifying the carrier. Please remember this fact and call me personally within seven (7) days to discuss the injury. My cellular phone number is 850-832-7699. Fines from the State exist for reporting beyond the seven (7) days.

Lastly, please use our post-employment Workers' Comp history check when hiring new employees. We will help you prevent keeping a known claims artist in your company and costing you a fraudulent claim.

Our agency is here to save your hard earned profits and will help you guard against suspicious claims. This is how we earn your business.

Contact:

J. Kevin Campbell

The Campbell Agency/ Work Comp Specialists

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