

Workers compensation questions



All business owners know that they need workers compensation when they have employees, but do they really see the benefit in it? Paint a picture for them by asking a few probing questions. Below are some examples of those questions to help identify why coverage is needed.

Below are some standard questions (some questions are just variations of the same question) to get business owners to think about WHY and HOW workers compensation coverage is so important to them and for their employees. We are confident that these probing questions will help you to understand some issues that surround workers comp.

Sample questions:

- Tell me about your business.
- Do you have any employees?
- Tell me about your employees.
- Describe their roles in your business.
- Please describe their responsibilities.
- Tell me about their jobs.
- What are their responsibilities?
- What do you consider critical to the success of your business?
- Besides price, what is most important to you in your insurance program?
- Are there any risks associated with your business?
- Are there any risks associated with your employees' jobs?
- Does your business provide company vehicles? (Good plug for an auto policy!)
- Are your employees ever out on the road on company time?
- Has there ever been any sort of car accident?
- Have you ever had to file a workers compensation claim? Tell me about that claim.
- What risk controls have you put in place to reduce that risk?
- If you take a tour of a business – think of previous workers compensation claims, and share as informational. If the client is more analytical, share statistics rather than stories.
- Are any of your employees at risk of being injured?
- What type of injury could happen?
- What could the medical bills for something like that happening cost?
- Who would be responsible?
- How would you pay for that?
- How would your business be affected if you were being sued by an employee?
- How would you operate your business if you were being sued by an employee?
- How would an employee's extended absence affect your business operations?
- How long would you be able to sustain without that employee until they returned to work?
- How would your business be impacted if... (Fill in based on type of risk)