



Love the injured.



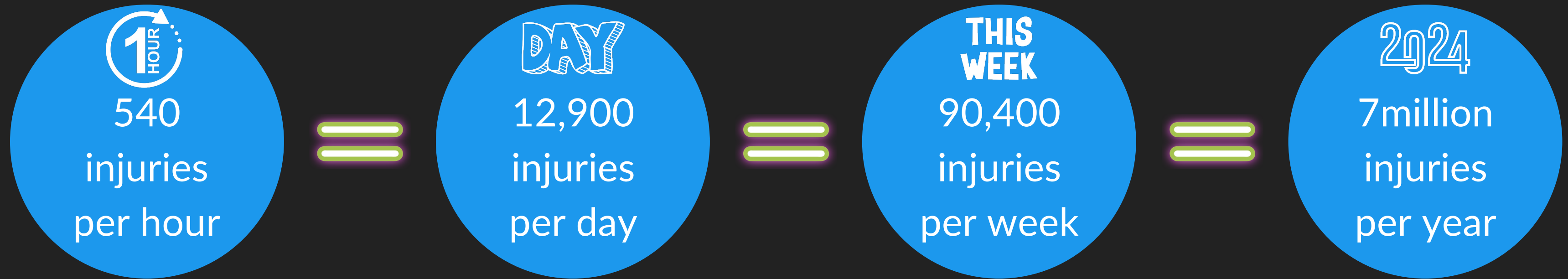
Who Dis?



JESS DANTICE, FOUNDER & CEO

- 25 YEARS IN P&C INSURANCE WITH HEAVY EMPHASIS ON WC
- FOUNDER & CEO OF SOUTHERN RISK INSURANCE \$30 MILLION AGENCY WITH FOCUS ON WC
- ACQUIRED BY ASSUREDPARTNERS IN 2016
- FOUNDER & CEO OF WWW.ZENJURIES.COM

Every 7 Seconds In The USA



Resulting In



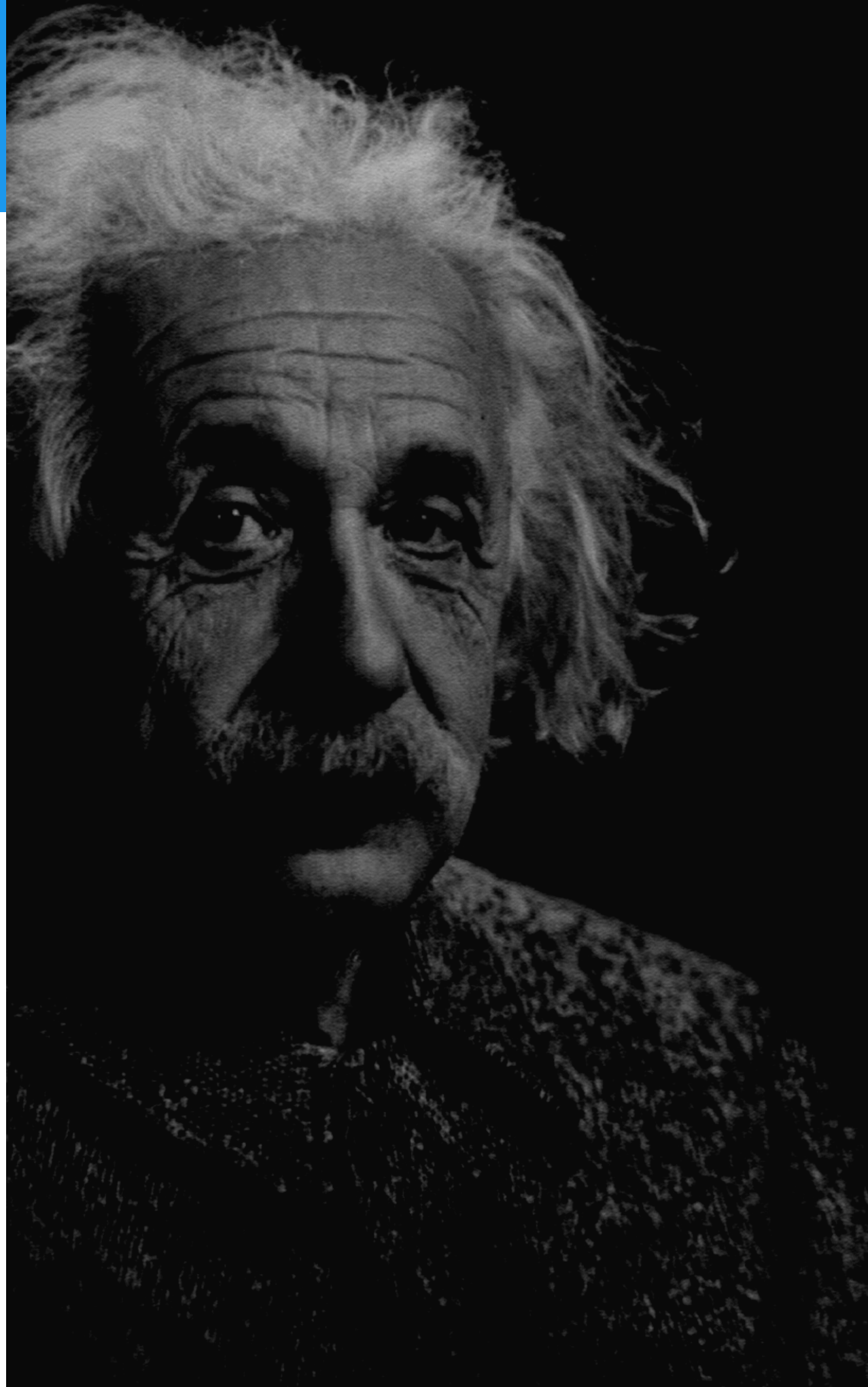


Why Loving Injured Employees Matters

"Have you been hurt at work?"

It's a very stressful time when employees experience on the job injuries not only because of the physical injury, but also because the mental anguish concerning providing for themselves and their family when they can't earn the income that they depend on to provide.

Many employers are not well equipped to handle their stress - and the result is longer periods of returning to work, increased litigation and often animosity created between employee, employer and the insurance company's adjuster.



IF BEHAVIORS DON'T CHANGE, NEITHER DO OUTCOMES.

DATA IS ONLY VALUABLE IF IT CHANGES BEHAVIORS.

"Insanity is doing the same thing over and over and expecting different results." ~ Albert Einstein*

The existing workers' compensation market is still INSANE.

Existing WC Claim Problems:

All work comp claims suffer from the same problems.



LEGACY SHORTFALLS

Lag-Time Reporting

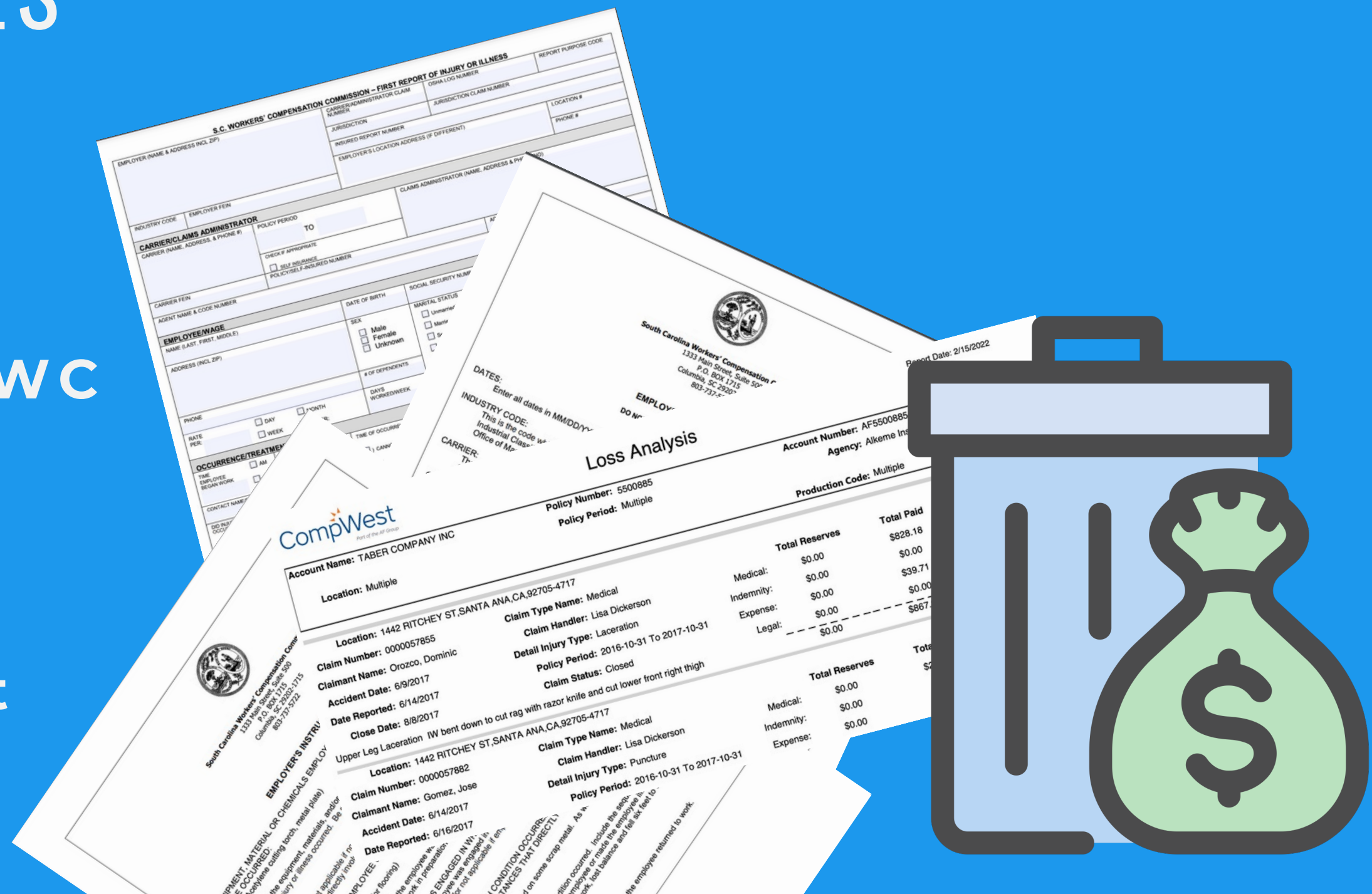
No Automation/App

Low Employee IQ for WC

Slow Communication

No Collaboration

Dimly-viewed Product



HOW TO FIX CRAZY...

QUESTION:
"WHAT WOULD YOU DO DIFFERENT?"

ANSWER:
AUTOMATE THE SOPS AND MAKE IT
EASY TO SUSTAINABLY REPLICATE.



**SOPs: Standard
Operating Procedures**

**PROMPT
REPORTING**

**WORKFLOW
AUTOMATION**

**USER
GUIDANCE**

**INFO ON
DEMAND**

**COMMUNICATION
&
COLLABORATION**

**ENGAGEMENT
&
FULFILLMENT**

Do SOPs work?

Yes they do. But automated SOPs work better.

5 YEARS OF RESULTS:

- YEAR 1 REVEALED LACK OF SOP PROBLEMS
- YEAR 2 MANUAL IMPLEMENTATIONS WERE MADE
- YEAR 3 & 4 MANUAL SOP'S LACKED BIG IMPROVEMENTS
- YEAR 5 SHOWED THE POWER OF AUTOMATED SOPS

Loss Ratio
74.30%
62.74%
58.75%
49.820%
9.36%

This Is How To Win At WC...



AUTOMATION

Users don't want to be trained. They want easy buttons. You must automate high volume/low value tasks.

ALGORITHMS

Use algorithms to prompt users into best practices throughout the life of a work comp journey.

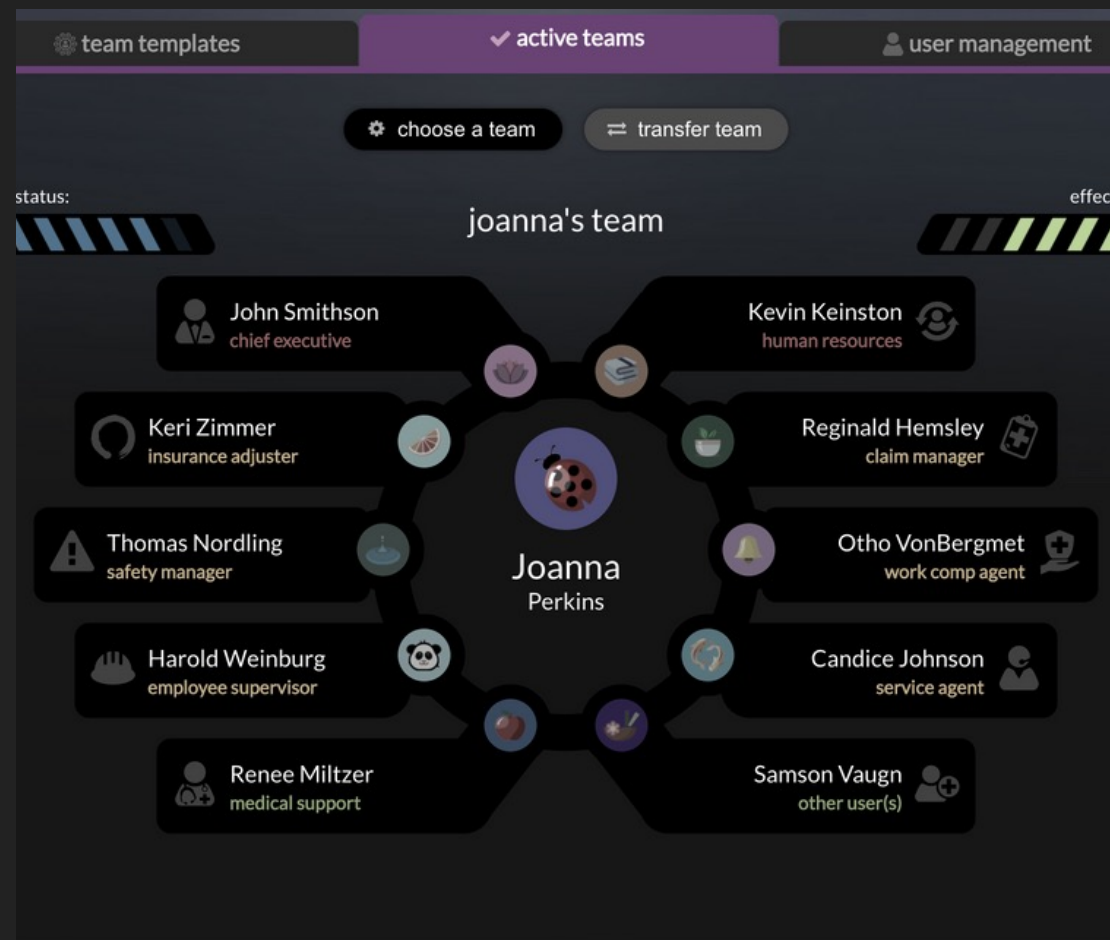
GUIDANCE

Illuminate and support employees along their claim journey. Communication and collaboration is critical.

ON DEMAND INFORMATION

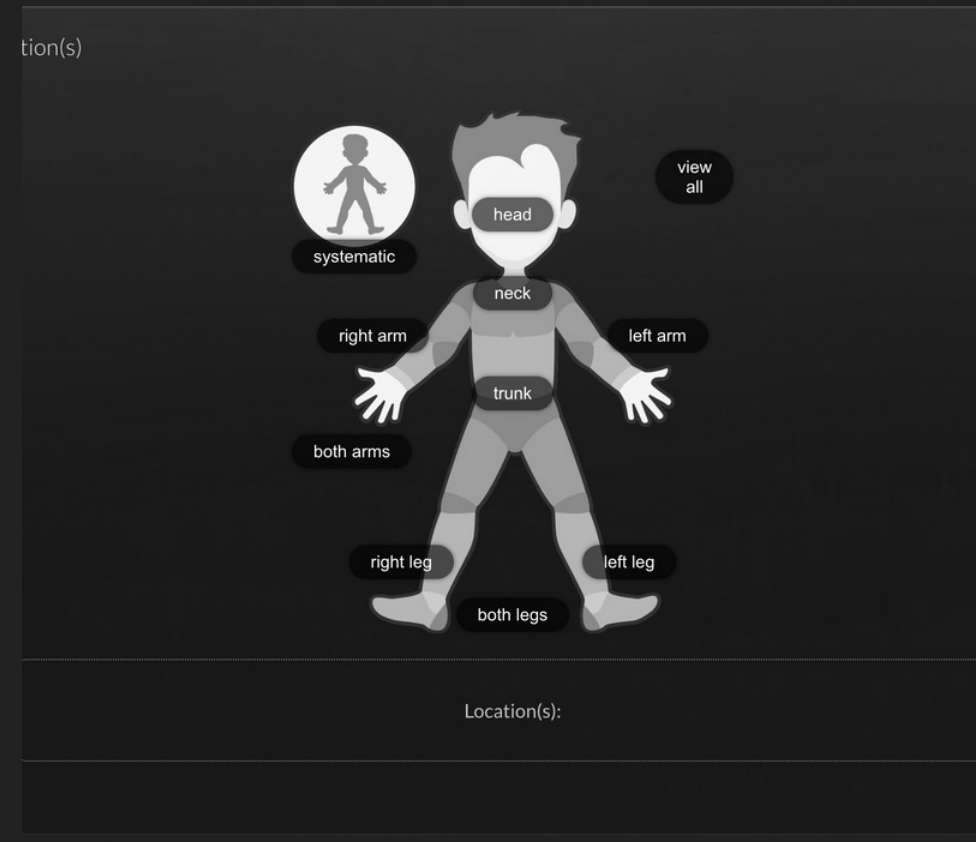
Share real-time data in key areas to keep claims moving and fellow teammates engaged.

Example of how winning looks:



STEP ONE

Customize Your Teams
Before Claims



STEP TWO

Empower Instant Injury
Reporting In The Field

The screenshot shows a claims management interface. At the top, there are buttons for '+ new injury', 'filter', and 'search'. Below the buttons is a table of injury claims. The table has columns for 'date', 'reserve \$', 'current \$', 'severity', 'claim #', and 'mood'. The data rows are as follows:

date	reserve \$	current \$	severity	claim #	mood
08/20/2021	None Entered	None Entered	Moderate	None Entered	-
08/20/2021	None Entered	None Entered	Moderate	12223	-
08/20/2021	None Entered	None Entered	Moderate	None Entered	-
08/24/2021	None Entered	None Entered	Moderate	4444	-
08/25/2021	None Entered	None Entered	Moderate	4444	-
08/31/2021	None Entered	None Entered	Moderate	4444	-
09/06/2021	None Entered	None Entered	Moderate	None Entered	-
01/31/2022	\$1200	None Entered	Moderate	554443	-

STEP THREE

Host All Users
Collaboration

Where will you see guaranteed results?



You can cut WC claims costs as much as 50% per claim using these 3 major strategies:

LAG-TIME REPORTING

If your team reports injuries in the 1st four hours, you'll WIN at WC.

CLAIM DURATION

If your team builds teams and hosts collaboration, you'll WIN at WC.

LITIGATION RATES

If your team sets proper employee expectations the same day of their injury, you'll WIN at WC.

Takeaways & Suggestions

#1 OVERCOME THE OUTDATED CURRENT INSURANCE SYSTEM

Your biggest problem is Insurance Legacy Systems that "get the job done." They feed on spreadsheets like mosquitos feed on bald guys. Old, archaic, and slow.

#2 USE MOBILE APPLICATIONS

You must find ways to use mobile connectivity as soon as possible. Tethering to a computer to do your high volume, low value tasks is not sustainable. Bandwidth problems will derail good intentions.



Takeaways & Suggestions

#3 WC PROGRAMS DON'T END WHEN SAFETY FAILURES. THEY BEGIN...

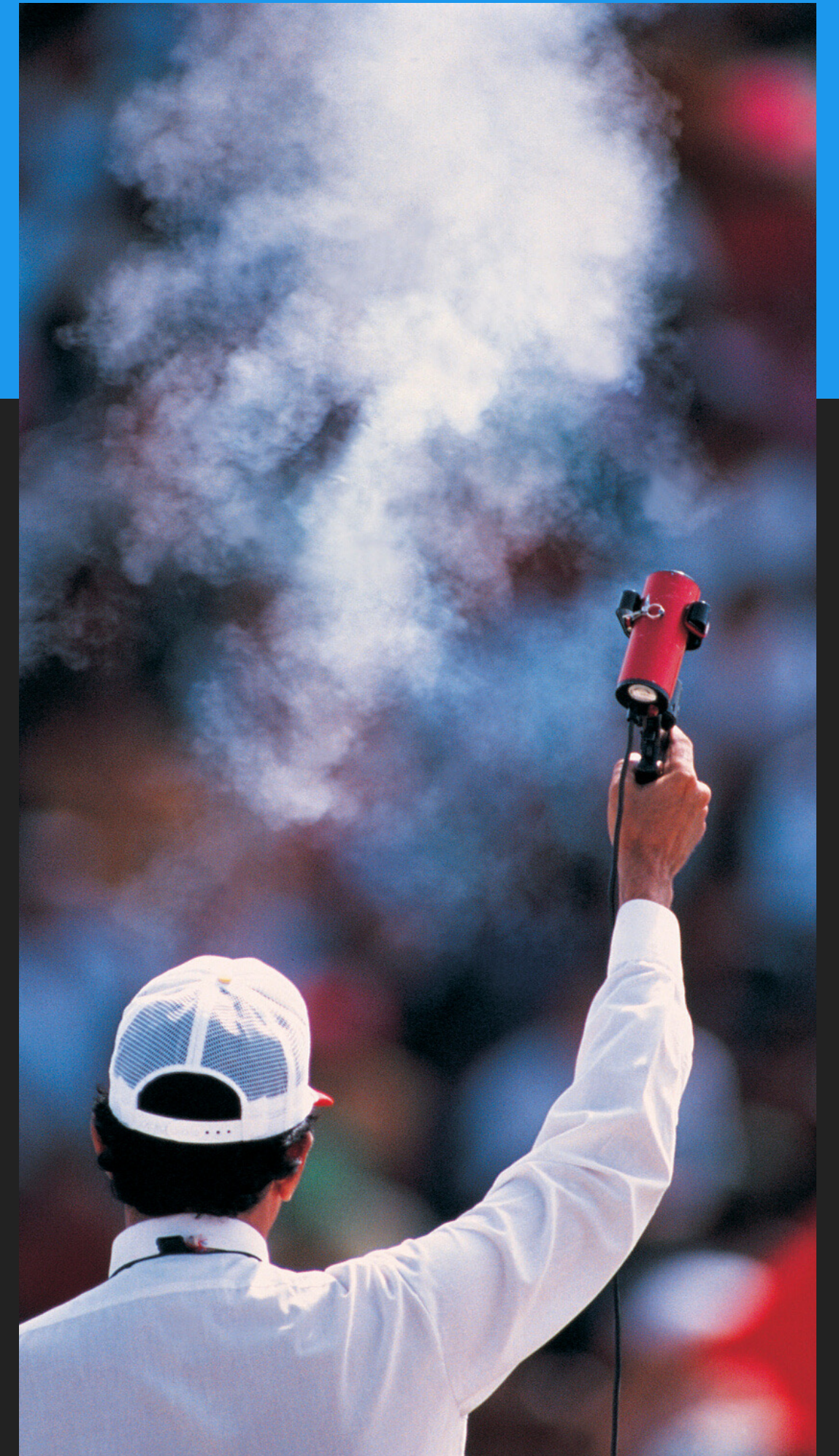
Most businesses have two main WC focuses: safety & prevention.

Safety fails aren't the end, they're the starter pistol to the real WC race.

If your injured employees feel important, they'll feel loved.

If they feel loved, you're winning at WC.

Show the love. That's it.



Questions & Answers



TEXT

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