



Please tell us in your own words how you view Oklahoma's workers' compensation system and its impact on your business.	Name	Company Name	City	Zip	Phone
The current system is a no win situation for the employer. The system makes it easy for an associate to fabricate a claim of on the job injury. Even if the employers does not accept the claim, we end up paying for it in the end. Much reform is needed on a system that is in bad need of repair. It is easy to see why potential new businesses stay clear of the state we live in and call home.	John Stewart	Sysco Foods Of Oklahoma	Norman	73069	405-717-2398
We are a low risk/low cost workers comp classification	Ben Robinson	The Insurance Place	Tahlequah	74464	9184560608
The employer is being held responsible for claims that are more life-style and age-related than work related. The attorney's being on a contingent fee creates many claims that are without basis and where the employer is almost forced to 'settle' rather than incur the cost to go to court.	John Maravich	Southwest Electric Co.	OKC	73148	405-622-8918
Here is my concern, and it supersedes any issue raised in the first 8 questions. Overall, I can live with the Oklahoma WC system, at its best and at its worst. The dark cloud that has arisen is a product of plaintiff attorneys that are now demanding tort damages from employers in addition to WC awards that are handled through the Industrial Court. In other words, there is a trial attorney effort being made to supplant the 'sole remedy' of the Oklahoma WC system. This would throw many claims into section B of the WC policy for coverage under the 'employers liability' section, and the claims would now be defended in district court. To exacerbate this problem, the insurance carriers, particularly Comp source and AIG, have now adhered to a court precedent precipitating from a case styled 'Perret vs. L&L Construction' that was heard in eastern Oklahoma several years ago, in which an appellate court concluded that Comp source could be EXCUSED from defense and indemnity of their Insured, L&L, because the plaintiff	John Bowers	Messer-Bowers Company	Enid	73702	580-233-1442
Why are the rates in Oklahoma higher than in Texas, Arkansas, Kansas (where they are half of ours), and worst of all Louisiana (a cesspool of claims on every other kind of insurance). That tells you more than anything that our system is only good for the attorneys	Pat Mandeville	Rich And Cartmill	Tulsa	74105	
I CANNOT BELIEVE THE JUDGES IN THE COMPENSATION COURT, WHEN THEIR DOCTOR AND OUR DOCTOR AGREE THAT THE INJURY IS NOT WORK RELATED, AND THEN THE JUDGE KNOWS MORE THAN THE DOCTORS AND WILL NOT LET THE EVIDENCE FROM EITHER DOCTOR BE ENTERED. OUR SYSTEM IS BROKE AND UNTIL WE GIT RID OF THE JUDGES IT WILL NEVER WORK.	John Wolf	Ok-1 Mfg. Co. Inc.	Altus	73521	580-482-0891
The current system allows for an inordinate amount of fraudulent claims. It has turned into a method for individuals to obtain paid time off from work. Individuals that have no time off with pay (vacation, sick leave, short term disability, etc.) will use the workers' compensation system to obtain a paid time status.	Dave Martin	Sysco Oklahoma, Llc	Norman	73070	405-717-2306

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<p>The legislature can do all they want to change the system but until the court judges realize that the new rules are what they are, it is a waste of time. The last overhaul of workers' comp was largely ignored by the judges who gave out awards that were higher than those allowed by the schedule. This court is very liberal. It makes it way to easy for fraud to exist and that hurts businesses. Our company strongly believes in taking care of our injured employees and we do our best to help them in anyway we can when they've been injured on the job, but the amount we spend on bogus claims is astronomical because the judges won't deny anything.</p> <p>The other problem we find is that the health care in rural OK is at a considered disadvantage. There is no option to shop physicians and get a high quality of care and reasonable prices. To send our employees to specialists or to court approved physicians, the employees have to drive at least 5 hours each way. That really increases the cost to an injury in just mil</p>	Denise Gebara	Hitch Enterprises, Inc.	Guymon	73942	5803388575 ext 343
The WC system is geared toward benefitting the employee - always has been always will be. Costly yet encourages strong safety programs to contain those costs.	Peggy Reeves	Aaon, Inc.	Tulsa	74107	918-382-6289
The current system is very costly and unfair to all Oklahoma Employers.	David Willis	Traffic & Lighting Systems	Oklahoma City	73114	
It has little upon my business as my plant has not had a lost time incident in over 11 years. We have a very effective and aggressive safety program. Some of my customers and acquaintances however have suffered some because they do not have adequate safety programs or are nor proactive in promoting safety in the work place.	Jory Gromer	Green Bay Packaging Inc	Chickasha	73018	4052222306
I believe there is to many lawyers that are inside the system that are impacting the opportunity to reform the laws that would both fair to the injured and the businesses. We do not hear about the fraud units anymore. It never was funded enough to work properly.	Mark Morris	Stand-By Personnel	Tulsa	74120	918-582-0522
Inefficient system that doesn't benefit workers or employers. It is an unfortunate remaining vestige of cronyism.	Tom Carlson		Oklahoma City	73134	405-775-8602
It is unfair to businesses in Oklahoma because the industrial court judges don't pay attention to 'right' and 'wrong'. This impacts our business with higher workers' compensation costs by having to pay rates that subsidize either excessive or undeserved awards.	Mike Somers	Somers Insurance Agency, Inc.	Lindsay	73052	(405) 756-3116
It is my fervent belief that our workers' compensation system is broken. Our system is too expensive, too adversarial and provides too little benefits for injured workers. We need a system that reduces the cost to employers and provides a fair system to provide compensation to injured employees and gets them back to work in a timely fashion.	Kirk Turner	Newton, O'Connor, Turner & Ketchum			
The current Oklahoma Workers Compensation is flawed with undue influence of plaintiff lawyers influencing the appointment of Workers Compensation Court Judges. It has long been recognized by insurance carriers and own-risk companies that the court in not a fair venue for settlement of workers injury claims. A pure administrative system, properly structured, could help make Oklahoma more competitive with other states for jobs.	Bruce Evans	Evans & Associates Enterprises, Inc.	Ponca City	74602	580-765-6693
It is very one sided on the workers side. Needs to be	Anthony	Sw Latex	Marlow	73055	405-420-

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reformed to grow small business.					0018
We are self funded and rarely are in court. Our accident ratio is very low due to our safety training.	Whitney Dotson	Continental Resources	Enid	73701	580.548.5177
Companies tend to look at other states because of our workers compensation laws	Gary	Shattuck Insurance	Shattuck	73858	580-938-5374
First of all the WC courts are always pro-employee. Secondly as long as employee attorneys are allowed to take a percentage of settlements on lump sum settlements, the employer will always realize a detrimental financial hardship. Not necessarily at this company, but I have worked at companies where employees may file a bogus claim, get an attorney and end up with a lump sum settlement. Courts too lenient. We need to stop lump sum settlements, so that attorneys won't be able to receive a huge monetary profit on injuries. I think Texas workers compensation system would work great!!!!!!!!!!!!!!!!!!!!!!!!!!!!	Rick Lowe		Duncan	73533	580-252-5580
We are a Chamber of Commerce dedicated to creating a positive economic impact through business development. Oklahoma's workers' compensation system creates a hardship on many employers which causes them to choose between membership in the Chamber that will help move business forward, and just paying workers' comp claims and insurance to stay in business in Oklahoma.	Debra	Duncan Chamber Of Commerce	Duncan	73534	580-255-3644
no further comments	Melvin Moran	Moran-K Oil	Seminole	74868	405-382-6001
As an HR Generalist with my previous employer (call center) the employees knew that if they had a minor injury they could hire an attorney and get thousands of dollars. The most common accident was to fall out of an office chair for which they received monetary reward. The impact was costly premiums, time away from work and was very labor intensive to manage, plus a domino effect of claims during the last two years of operation prior to the site closing. My present company employees mainly educated labor that are focused on safety. We have not had a claim to date, however, rates for Oklahoma WC are much more expensive than for any other state that we have workers.	Nancy Stewart	Amethyst Research	Ardmore	73401	580.226.2751
inhibits our ability to compensate employees that are doing things right.	Dave	Mtm Recognition	Okc	73115	4056096900
Current system encourages employees to file claims for monetary reasons, not for need of care.	DI	Csos	Tulsa	74136	918-481-7644
i believe workers compensation is a very valuable asset in certain and actual meaningful occasions. However, i have seen some abuse which really upsets me for the main reason being that some very capable people shows their very capable laziness, which seeing the whole picture this actually takes away from the people that are working honorably and with dignity.	Heather Chandler			73533	
Workers Compensation insurance is extremely high in our type of business. It is a huge burden on my small company of only 3 employees. Despite having zero claims, we are still paying over 10	Stephanie Taylor	Complete Automotive Repair & Service, Llc	Tulsa	74145	9186222340
I feel that the current system is not helpful to my small business. We have had our business for 2 years without a single work comp claim, but it continues to be one of highest fixed costs year to year. I want to take care of my employees and provide them with competitive wages, but the higher my payroll, the higher the work comp	Jamila Whisenant	Kwik Kar Service Center Of Yukon	Yukon	73099	354-3033

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insurance. I feel this system is counter productive and does not help the small business owner.					
I am in the personnel business and it has created a tremendous burden on my business. The recently appointed judges have been former plaintiffs lawyers and are extremely liberal and have been awarding claimants with unreasonable settlements. I am extremely unsatisfied with the current workers compensation system and it is threatening the future of my business as well as all other employers. It is not even a fair fight and every employer i know tries to settle their claims before going to court because they know the judge will not be as reasonable as the attorney for the claimant. It is not even a fair fight and some dramatic changes need to be made. I will get involved and help with reform any way that i can.	David Bozalis	Peoplesource, LLC	Oklahoma City	73116	405-418-4052
i don't have it self employed	Jeff	Jeffreysemeler	Woodward	73802	580-571-7008
Fraud - employees who are not hurt on the job or have been previously hurt get workers comp money from judges who do not look at evidence that says they were not hurt on the job. This happens over and over.	Gary Badgett	Badgett Corporation	Chickasha	73018	405-224-4138
In other states our operating costs for workers comp is much lower. we are burdened with a system here in Oklahoma that has outgrown it's effectiveness. it is time for change and time for reform. we can no longer have a system that allows lawyers to run TV ads to explode the costs of a claim only for their own profit. we must change this system. Oklahoma is too great of a state to allow this to continue. Oklahoma must fix this process. there are many examples of systems out there that work. no one comes to Oklahoma for workers comp advice. we must fix it or we will continue to lose the battle of real job growth in this state.	Chris Rawlings	Ceo, Prime Industrial	Tulsa	74135	OK
I believe that the fundamental system is still a good one. There are things that need to be changed to improve it, but not as currently suggested. We do need to change the perception that OK is not a business friendly state and that will take reform, in the law and mostly how we decide the judges.	Betsy Kay	The Williams Companies, Inc.	Tulsa	74101	918-573-2585
Too much control by trial attorneys, and too much support from the Governor for those trial attorneys.	Mike Ross	Insurica	Oklahoma City	73125	
The current system is terribly expensive and most inefficient. We operate in two states and Oklahoma is the worst state in which to do business.	Kenneth Adams	Adams Investment Company	Bartlesville	74005	918-335-1010
Biggest frustration has been Workers Compensation Judges arbitrarily increasing settlements over what the law provides. Also it is very discouraging to watch attorneys receive 30-40% of an employees settlement, which was theirs anyway.	David Beyer	Bennett Steel	Sapulpa	74066	918-512-8930
Between he WC claimant and the insurance settlements, the employer has very little say so on the payout or how the claim is settled.	Kumar Krishnan	Service & Manufacturing Corporation	Bartlesville	74003	

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I am a Supervisor at a Manufacturing facility and often have to go to workers comp court to testify. This system is a joke!! It takes little or no proof that the worker actually injured him/herself on the job The liberal Judges are a joke!!! It's not a matter of will the worker win the suit it's a matter of how much the liberal judge will award the plaintiff. The system was set up to take care of the worker injured on the job, which I am in total agreement if that's the true case. The system is out of control and being abused. Why would any Company want to start a business in Oklahoma.	David Fielder		Dewey	74029	918-534-3302
The rates per code need to be lowered. The trial lawyers ambulance chaser have to get out of the system. If one of my employees are injured I want them cared for quickly and return to work. Its the fraudulent claims and the rates that I'm so opposed to	Dave Felch	Clinton Laundry & Cleaners	Clinton	73601	580-323-3111
Access to WC ins. dollars is too easy for injuries that are proved to be there. Also, pre-existing conditions (prior to employment) should not be covered by WC. That should be covered by health insurance.	Thomas A. Gorman	Gorman Management Co.	Bartlesville	74006	918.333.2244
Costs us a lot of profit and does not help our employees as it should.	Gary	Gln Inc	Checotah	74426	918-473-2369
I hire part time help. The comp source system needs to publish its rates and provide out of state affidavit's to conform to its audit.	Darwin	Wil-Mar Operations	Duncan	73533	580 255 2600
The costs are too high and they court cases drag on forever with continuances when the complainant does not appear in court. It is ridiculous and costly. Tort reform should be implemented and get the lawyers out of the business of milking private industry.	David Wuellner	Reinforced Earth Company	Catoosa	74019	918-266-6565
much improved but still not perfect	Gene L. Downing	Downing Wellhead Equipment Inc.	Oklahoma City	73128	405-789-8182
The current administration of the system is too cozy within the judge's chambers and too liberal. Additionally, the insurance companies in their quest to reduce cost do some really stupid things. The court system puts the best interests of the injured worker and the employer in direct conflict and it is difficult to work out fair solutions.	Bill Ridenour	Upco, Inc.	Claremore	74018	918-342-1270
There is something wrong with a system that rewards employees for faking an injury. I have a problem when an employee has a pre-existing condition that leads to an injury yet the company is held 100% responsible. It is as if neither the employee nor his health insurance carries any financial responsibility. I had an employee with a back injury from tightening a bolt. He had severe bone deterioration in his spine; yet the company is somehow completely responsible even though he had health insurance. Not right!	Daniel Dyches	Ins Specialties, Llc	Claremore	74017	918-343-6363
It is a constant struggle when all facts regarding a claim are routinely not considered in the outcome of a court ruling.	William	Springs	Bartlesville	74006	9183356112
Comp should be mandatory to be paid per pay period. Audits are a growth killer to the smaller small businesses. Its almost like a tax for growing. The only audit should be on subcontractors and other direct labor for non-payroll personnel. I have a small cabinet shop that deploys the latest technology to insure accuracy and safety. However, my comp rates are reflected as if i am a standard cabinet shop with open blade tooling. I have ever had an incident and my rate actually went up last year. Rates should only go up if you have an incident. Comp is a backwards system that needs to be thrown in the trash and redesigned by the people that use it. Create	Jeff Finney	Ultimate Cabinets Llc	Vera	74082	9183717171

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a sounding board or committee of small business professional that get affected by comp every day and let that input guide the reform.					
The system is burdensome and places undue costs on employers. Getting injured at work should not be a lottery ticket. Employers should be protected from repeat claim filers. Employee safety is very important and employees should be protected, but at the same time employers are very important and should be protected from fraudulent claims and unnecessary expenses.	Joe	Caseco Manufacturing, Inc.	Claremore	74017	
The current Workers' Compensation system does not work in the best interest of the parties involved, particularly the employer. Our organization has experienced an increase in the number of claims and settlements that are becoming more costly. Some of the claims and their associated expenses are not necessary as the worker is allowed to continue to seek treatment that is unsubstantiated. The underlying methodology should be to provide the required care that permits the best outcome for the injured worker and gets them back to work as soon as possible.	Eric Ganders	St. John Health System	Tulsa	74104	918-744-2565
Between antitax insensitive and work comp rate in Oklahoma we send a lot of businesses to other states	Ron Manning	Farmers Ins	Enid	73703	580-233-1200
It is not competitive with most of the state's in our area and as a result, it costs the company substantially more than it should for claims that are filed.	Claud Rosendale	Recently Retired	Barnsdall	74002	918-847-3040
I moved to Oklahoma in 1999 after spending my first five years working in Arkansas. I became familiar with a system which utilized administrative law judges while working in Arkansas and strongly favor that type of system. It is much easier to understand from both an employer and employee perspective, and I thought it provided a fair, equitable and speedy relief for the majority of injury claims. The current system in Oklahoma is neither easy to understand, nor easy to navigate with a court system. It invites excessive spend in attorney's fees for both the employer and employee. Because of the excessive spend and the negativity the system creates in Oklahoma, it has had a large impact on overall cost and morale in my workplace.	Rob Dew	Norris	Tulsa	74101-1496	918-445-7605
I think the system is all screwed up but it is not the laws pertaining to the system it is the procedure of the system. one Judge having sole power making a decision on the advice of two so called doctors is not a good system for the employee or the employer. The system cost every business ,employee and customer money.	Bret Chew	Ag-Quip	Ramona	74061	918-693-6133
Our experience is that it virtually an arbitrary process...we were rated with warehouses using forklifts!! Totally absurd.	Pam Hogrefe	Access Optics Lic	Broken Arrow	74012	9182941234
Though i have been in business for almost 3 years and not had a claim, my premiums are still about \$1600.00 per month for 2 full time and 2 part time employees. Too much.	David Storey	Storey's Carpet Outlet And Home Decor	Duncan	73533	580-252-6250
It has not affected my business as much as it has some of my clients. One of my clients has had employees that filed false claims and the court most of the time sides with the employee. This has made his WC insurance go up considerably and has made it hard for him to get WC	Linda Cooper	Cooper Executive Services	Oklahoma City	73112	(405) 842-6477

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insurance.					
OK is a highly litigated state and is significantly impacted by the rulings of the court system and rarely takes into consideration the appropriate medical treatment and standards. The court system appears to reward a worker for being injured. There are more advantages to be on Workers' Compensation than to be gainfully employed.	Sarah Mcdonald	Cmi	Bartlesville	74006	918-331-4101
We need serious reform. I don't believe that the current judicial system works, I see it firsthand. We strive to be fair to our injured employees and give them the care and treatment they need and deserve. However, the blatantly dishonest employees take up an inordinate amount of our time, efforts and resources, which only takes away from the legitimate claims. The current system does little to preserve the limited resources for the legitimately injured employee. Far too many bogus claimants clog the system. We need a system that is fair and balanced.	Craig Nelson	Hac, Inc	Oklahoma City	73105	405-290-3464
Oklahoma's workers' compensation system condones fraudulent claims, and the majority of the costs are related to these claims. It is very easy for people to 'get into the system' and these claims are allowed to go on for years with attorneys ending up with the majority of the benefit.	Tim Brumley	Custom Components And Logistics	Catoosa	74015	918-739-4420