

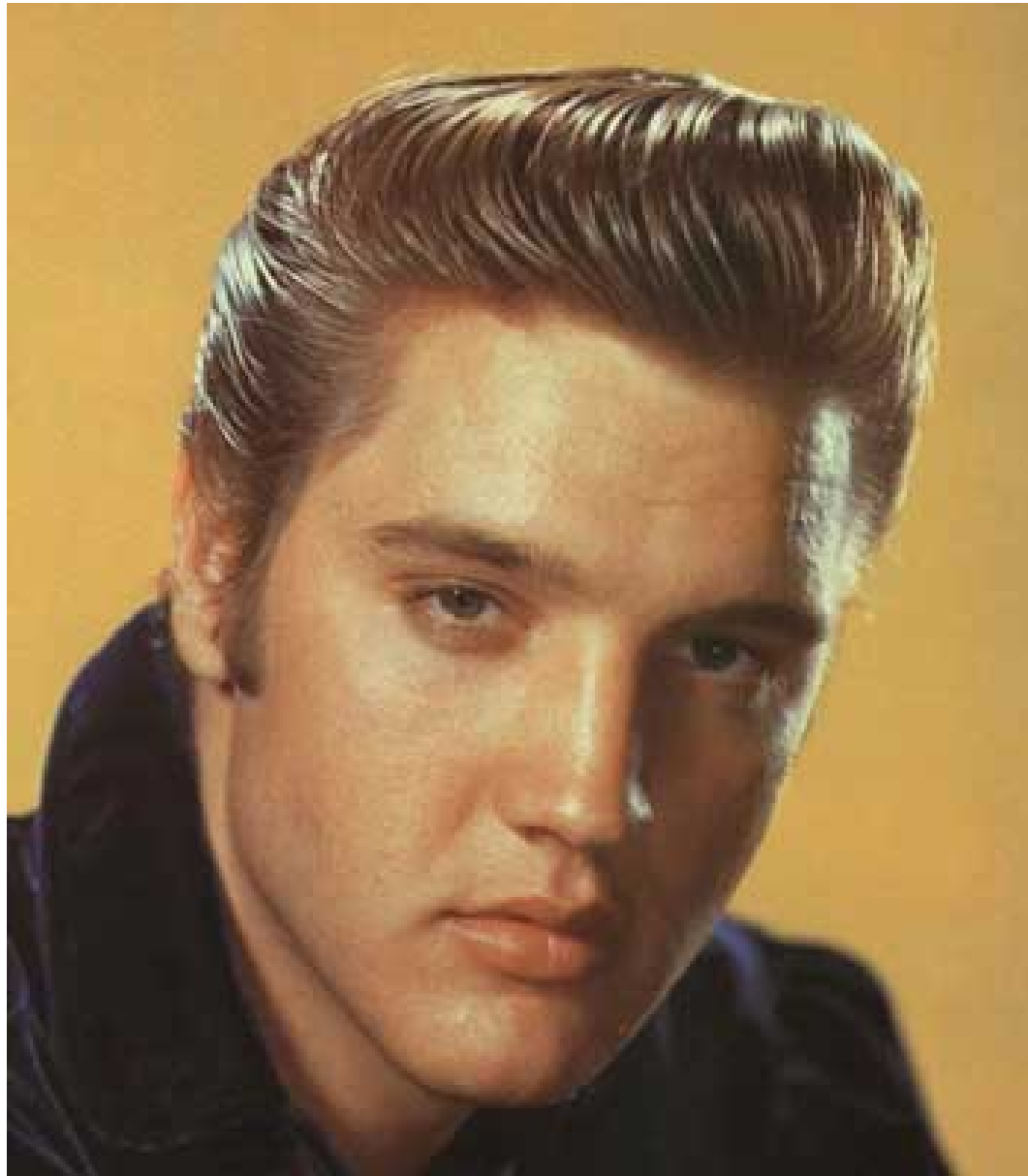


CRAFILL SUMNER
& HARTZOG LLP

**Burning Questions:
What every adjuster wants
to ask, and often does.**

Presented by:

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I. Procedural Questions



Can I stop benefits after claimant reaches MMI?

What happens when I get a Form 28U?



**“My doctor told me to exercise. It gave me more energy
and I got more work done. The more work I did,
the more mistakes I made. Then I got fired.
That’s why I’m suing my doctor.”**



How long do I have to pay an approved clincher agreement?



How, and how long, do I have
to respond to a motion filed
by the other side?



If I appeal an adverse decision,
do I have to start paying benefits?



II. Medical Questions



"I'd say your vision is being effected by an arrow through your head, but perhaps you'd like to get a second opinion from an eye specialist."

Can the employer get a second opinion on the PPD rating?



Who can talk to the doctors?





How do the rating guidelines work?



How do you calculate damage to important internal organs?



What happens if an 18M is approved by the Commission?



III. Indemnity Questions



What is included in the average weekly wage?



How do I calculate TPD Benefits?



What is “Suitable Employment” and does it matter if plaintiff is not yet at MMI?



What is the standard for Illegal Aliens returning to work?





What do I do if Plaintiff won't
take his PPD rating?



IV. Compensability Questions



What is the
“going and coming rule”?



If someone is hurt in my parking lot before punching in, is it compensable?



Do we provide coverage
for subcontractors?





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