

# We make Work Comp... Work!

Eliminate unnecessary workers compensation costs for employers. Our management tools to limit the impact of claims costs on an employer's workers compensation premiums.

We actively manage work claims with attention to ensuring the injured employee receives prompt medical care and at the same time manage the cost of the claim by bringing a high level of efficiency to the process.



## Clients utilizing the full implementation of services see...

- ✓ Decrease in Claim Frequency Rate of 21%.
- ✓ Decrease in Cost Per Claim of 51%.
- ✓ 30% Reduction in Loss Ratio.
- ✓ First Year Return on Investment... exceeds 600%.

### Our client base is wide spread across various industries, including:

- » Construction
- » Manufacturing
- » Health Care
- » Hotels
- » Restaurants
- » Not-for-profit based service industries

We currently manage more than **100,000 employees'** injuries for employers with exposure in more than **40 states** nationwide.

# How to Get Started

Submit the following documents to over proposal of services.



Last 4 years loss runs  
– including current  
(within last 60 days)



Most current experience  
modification worksheet



Most current annual  
workers compensation  
insurance premium

After we acquire all of the above documents, we will schedule a presentation.

## AREAS OF SERVICE



### Data Management

We analyze the historical data used to determine bottom line costs and fix anything that is fixable including old claims – either open or closed.



### Risk Finance Consulting

If a client would benefit from an alternative risk financing method, we will help design a solution that works. We leave it up to experts in those areas to find solutions in the market.



### Claim Management

The vast majority of the work we do, as well as the value we provide comes from our proprietary claims management system.

## INTENTIONS ESSENTIAL TO OUR METHOD

### Elimination of Fraud

Fraud can include faking an injury or someone getting injured at home on the weekend, then reporting it on Monday at work. Or it can be as benign as a doctor simply offering a patient extra time off at work. Unfortunately, this also, is fraud. We've set up processes designed to eliminate the potential for fraud at the time of injury.

### Active Reduction of Indemnity Costs

In most states when an employer eliminates indemnity costs, premium costs will decrease up to 75% going forward. This is a major incentive in controlling indemnity cost. Clients on average, see indemnity claims near 6% of their total claims compared to the national average – over 24%.

### Elimination of Claims

Our system is designed to limit the impact of claims on employers' costs. While most injuries do require a doctor's care, we find that approximately 33% of all injuries in fact, do not require the attention of a doctor. Utilizing our triage process aids the injured employee in making that determination.

### Overall Impact Management

Our primary motivation and commitment is to actively manage work claims with attention to insuring the injured employee receive prompt medical care and at the same time ... manage the cost of the claim by bringing a high level of efficiency to the process.