

SUCCESS STORY**Risk management case study**

Plote Construction funds new employee health and wellness programs with \$3.2M in savings generated by reducing illegitimate workers' compensation expenses

The goal

In a ten-year span, Plote Construction identified workers' compensation claims it believed to be illegitimate. With a significant deductible retention and growing claim costs, the company needed additional legal expertise and assistance to ensure employee fairness while contesting claims it feared may be fraudulent.

The action plan

Plote Construction is one of the largest asphalt paving, excavating, and concrete contractors in the Midwest. Plote places a high priority on the care, safety, and well-being of its employees. Throughout their history, when legitimate claims for workers' compensation have arisen, the company has always been in their employees' corner.

Plote detected several workers' compensation claims it feared may be illegitimate and had the potential to cost the company millions of dollars in expenses. With a desire to ensure fairness to all parties, Plote recognized it needed additional expertise and assistance to properly challenge these claims. Plote turned to their business partner, Marsh McLennan Agency (MMA), for guidance. Together, they devised a strategy that would help address potential workers' compensation fraud cases. Moreover, they developed a plan to take the savings gained by eliminating fraudulent claims and give back to their employees through investing in health and wellness initiatives.

Your future is limitless.SM**Client profile**

Construction company

30%

reduction in loss costs

\$3.2 million

in cost savings

\$22,594

in recovered costs

Learn how MMA's Workers' Compensation Fraud Program can help you obtain measurable results.

Marsh & McLennan Agency LLC
MarshMMAMidwest.com

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Plote identified five workers' compensation cases that were potentially fraudulent. All accidents were legitimate injuries, however, the recovery periods and values of those losses didn't align with other similar cases. With MMA's help, Plote engaged an attorney with expertise in workers' compensation fraud cases to strategize a plan of action. After thorough research by legal advisors, third-party administrators, and with counselling from MMA, Plote was able to make a case against the numerous questionable claims and secure rulings in its favour based on the Illinois Workers' Compensation fraud statute. The result was \$3.2 million in savings.

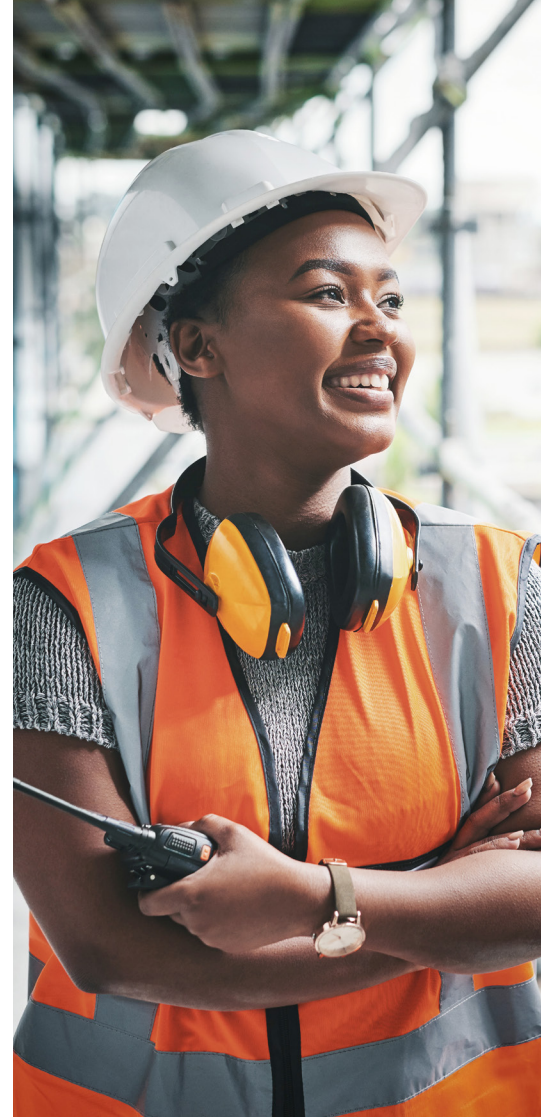
The result

As standard practice, Plote now regulates its workers' compensation process by tracking and evaluating claims and has instituted a detailed follow-up procedure during the claimant's period of recovery. Plote has been able to reduce loss costs by 30% since implementing this new process.

As promised, Plote has reinvested these savings into highly valued employee safety and wellness initiatives. These new initiatives include:

- Daily safety protocols to ensure employee wellness is always top-of-mind
- Safety breakfasts with keynote speakers
- Halo lights for night-time workers and safety vests for all field employees

Plote didn't stop there. The construction company now provides pedometers, a workout room, racquetball and basketball courts, multiple wellness events, and annual screenings. Each year, Plote continues to pave the way for minimizing risk and maximizing health in the construction industry.



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