# **CLAIMSPRO**

The ClaimsPro Workers' Compensation Program is designed to provide proactive claims management support to aid in reducing the duration and severity of claims. This support is focused on monitoring claims and finding solutions to achieve faster closure rates, which ultimately reduces costs.

When a loss occurs, your Claims Consultant is notified automatically by way of a nurse triage program or through alerts set up with the insurance carrier. Upon receipt of a new matter we will speak with the location contact to ensure completion of the accident investigation and to help identify any potential red flag indicators. From there, we work in tandem with the insurance carrier adjuster to develop an aggressive strategy based on the information we received and will set target dates for the expected execution of the agreed upon strategy.

### **Key Program Components**

#### Accident Investigation Compliance

Managing claims well starts with having all the information immediately following an incident. Not only will it help reduce workers' compensation injuries and costs, a proper accident investigation can also prevent future accidents, identify risk management improvement opportunities, and increase employee morale. Our Claims Consultant will ensure compliance with an agreed upon accident investigation policy to ensure when accidents do happen, we are set up for success to manage the claim and possibly prevent it from happening again.



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#### Return to Work

There are dozens of benefits to having an aggressive approach to returning employees to work following an injury, but for the purposes of this program, the number one reason is to reduce costs. Many studies have shown getting an employee back to work has a dramatic and positive impact on the overall cost of claims. And there are plenty of indirect benefits as well, such as retaining experienced workers, reducing turnover, having better employee relations and better employee productivity. The list of benefits goes on, which is why our Claims Consultant will focus heavily on helping you get your employees back to work following a work-related injury.





## Your future is limitless.<sup>sm</sup>

#### Learn more

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#### Red Flag Indicators

While a vast majority of workers' compensation claims are compensable and therefore legitimate, there does exist a small population of employees who will attempt to defraud the system. Our early intervention in the claim process will help identify common red flag indicators so we can proactively manage the situation before it is too late.

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#### Medical Treatment Analysis

Improper medical treatment can lead to inflated claim costs and bad outcomes. Our Claims Consultant will work in tandem with your insurance carrier adjuster to help identify medical treatment in excess of ODG (Official Disability Guide) Guidelines, recommend medical cost containment strategies and address potential risk factors which could lead to secondary concerns or fraud.

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