

## CLAIMS EXPERTISE

anaging high-exposure, catastrophic claims for over 75 years has given us unique expertise that is second to none in the industry. We approach each claim as an active partner with our clients and their chosen claims administrator to help achieve the best possible outcome for injured workers. With extensive industry claims handling experience, our claims department is perfectly suited to assist clients and their TPAs with their most complex claims.

## Benefits to Policyholders

- **Specialized expertise.** A claims adjuster's worst catastrophic claim is a claim we see on a daily basis. Our claims management staff is available to provide recommendations on handling complex claims based on best practices, settlement and reserve evaluations and consultations on medical and legal issues.
- **Collaborative partnerships.** Our relationshipbased approach with policyholders and third-party administrators, coupled with timely and open communication, helps to create the best team environment possible to create optimal outcomes.
- Dedicated medical management team. Our highly-skilled nurses are available to provide medical treatment oversight, mitigate medical exposure and maximize medical outcomes for catastrophically injured workers.
- Quick reimbursement. Processed, on average, within one day and receipt in approximately 10 days.

- Key vendor relationships. Partnerships with national vendors provide cost-effective outcomes on items like pharmacy benefit management, large medical bill review, attendant care, Medicare setasides, structured settlements and home and vehicle modifications.
- **Best Doctors.** Policyholders gain access to the following programs:
  - CatCare A catastrophic injury claims program that provides real-time guidance from top experts in trauma, rehabilitation and other specialties.
  - Ask Best Doctors A pro-active, non-adversarial, consultative medical review for injured workers at high risk for adverse developments.
  - Best Doctors Pain Remedy Pharmacy review and behavioral therapy services for your opioid abuse cases.