

# WORKERS' COMPENSATION CLAIMS EXPERTISE

anaging high-exposure workers' compensation claims for over 80 years gives 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 claims outcomes. 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**

#### **Collaborative Partnerships**

Our relationship-based approach with policyholders and TPAs, coupled with timely and open communication, helps to create the best team environment possible, adding efficiency and capacity to the overall claims process. We strive to remain ahead of the curve through early intervention and engagement during each stage of the claim, working relentlessly to help generate positive outcomes.

## **Specialized Expertise**

Safety National's team of claims specialists has decades of experience dealing with complex and catastrophic claims. Regularly overseeing claims of great severity, our claims management staff is available to provide in-depth support and recommendations in these severe situations when it is needed most.

#### **Medical Management**

Our highly-skilled medical management team provides medical and clinical expertise to help ensure that catastrophically injured workers receive the appropriate diagnosis and treatment for maximized recovery. Clients gain access to a dedicated team of inhouse nurses with deep clinical proficiencies and case management experience. Committed to achieving the best possible medical outcomes, we provide medical oversight on catastrophic and complex claims, while offering exclusive use of top industry supplemental resources to help mitigate medical exposure.

#### **Cost Containment**

Our dedicated medical cost containment team can assist with medical and expense fee reduction in two key areas – "realized" savings and "lifetime" savings — that can impact settlements and influence positive reserve implications. Collaborating with the medical management team, our goal is to help ensure injured workers receive the highest quality of care while achieving significant cost savings where possible. This includes a review for savings potential along with expert partner access to help obtain competitive rates on medical services and equipment.

#### **Settlement Resources**

Settling claims starts with the right team. As an insurance carrier that routinely deals with unique claims situations, we can offer perspective and comparison that most attorneys and TPAs may not be able to provide related to claims with significant exposure. With decades of helping to work through the settlement process of large and complex claims, we have unique proficiencies in helping resolve them.

## **Key Vendor Relationships**

Closely connected to reputable vendors, we partner with trusted professionals who provide supplemental services in support of complex catastrophic claims and related care. We collaborate extensively with vendors that have a proven performance in the industry and the highest level of expertise in their niche.