



No Control

Troubles in the Marketplace

- Unanticipated Losses
- Limited Investment Income
- AM Best Downgrades
- Carrier Bankruptcies
- Lack of Competition

Some Control

Financial Plan Design

- Guaranteed Cost
- Loss Sensitive Plan
- Politics

Full Control

Loss Prevention (Pre-Loss)

- Create/Improve your Safety Program
- Identify Specific WC Cost Drivers to Develop a Meaningful Cost Reduction Strategy
- Ergonomics
- Behavioral Safety
- Remedial Training
- Accident Investigation

Claim Management (Post-Loss)

- Accident Reporting
- Actively Involved in Claim Resolutions
- Return to Work Program
- Claims Reviews (with Professional Advocate) Prior to Calculation of Xmod & Underwriting Submission
- Medical Management
- In-house Claim Management & Vendor (Carrier/TPA/Other) Performance Evaluation