

Providing a world class competitive advantage
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BROKER INTEGRATION STRATEGY

Introduction

- Broker/Client WC Policy written
- WC service needed – ESM introduced

Referral

- Broker referral to ESM
- ESM / Broker / Client develop a plan of action for client

Service

- ESM Service plan initiated
- Broker/Client maintain presence in service stream

Service Objectives

- To reduce the insured's severity & frequency of Work Comp claims & costs
- Client satisfaction & retention



PLAN OBJECTIVES

- **Standardize a service plan for Agency prospects to offer value-added service to their clients**
 - Make it cost-effective for Agency
 - Provide Agency sales staff with a marketable product
 - Create a standard protocol for all accounts (existing and new)
 - Focus service program on client retention
 - Make the plan scalable so new accounts can add easily



CLAIMS MANAGEMENT SERVICES

Q-2 Unit Statistical Report:

- Delivered 6 months into the policy
- Obtain and review all currently valued loss runs from all carriers for policy years included in the X-Mod experience period
- Obtain current status of claim including work status, medical prognosis and recommend a resolution strategy
- Analyze reserves for accuracy and negotiate potential reduction
- Follow up with claims handler to ensure completion of action plan
- Complete summary report with update on all open claims impacting the employer's X-Mod
- Educate employer of steps to resolve claims

Q-4 Renewal Report:

- Delivered 4th quarter of policy (60-90 days prior to renewal)
- Obtain and review all currently valued loss runs from all carriers for policy years included in the X-Mod experience period
- Communicate current and key issues with claims handler
- Analyze reserves for accuracy and negotiate potential reduction
- Complete summary report with update on all open claims impacting underwriting



CLAIMS MANAGEMENT SERVICES

Communication:

- Phone call and email communication for Agency staff and clients

Claims Management:

- Ongoing oversight and management of key claims
- Ensure examiner has positioned claim for speedy, cost-effective resolution
- Act as liaison for employer on all delayed claims, ensuring 90 day decision is met
- Ensure current labor code and case law are applied
- Q-1 & Q-3 reports on claims experience and resolution strategies

Act as a technical resource for staff and clients:

- Correspondence via phone, fax or email.
- Identification of first aid vs. reportable claim
- Guidance with situational/potential claims
- Injury trending analysis
- Webinars
- Updates on legislative changes in employer requirements
- If an in-person claims review is requested,
- standard ESM rates (professional time, car, air, parking, hotel) will apply.



EXPERIENCE MODIFIER FORECAST

Service Scope:

- ESM will provide an X-Mod forecast per client per year including an audit of the WCIRB worksheet and service recommendations
- ESM will utilize the Compline forecasting software program
- Information required for analysis:
 - Currently valued loss runs (last 30 days)
 - Employer's Final Audit
 - Current WCIRB Experience Rating Form



CLAIMS ANALYSIS REVIEW AND REPORT

Service Scope:

- ESM will provide a claims analysis review and report on clients/prospects claims management experience including an analysis and recommended action plan for the current policy year.
- CARR to include review and summary of 4 years of loss data
- Preparation of a service plan including ESM's Engagement Strategy and Service Matrix

Information required for analysis:

- Workers' Comp Acord Application
- Current & prior X-Mod worksheets
- Current Loss Runs (4 years)
- Prior Status Reports (if available)



WORKERS' COMPENSATION UNIVERSITY

Service Scope:

- ESM will provide a one or two hour training at the Agency's location.
- Continuing Education Units (CEU's) available for applicable topics.
- ~ Can be structured as a Lunch & Learn Employer School available for clients/prospects

Topics include (but not limited to):

- Workers' Comp 101
- Workers' Comp Advanced
- FEHA / ADA crossover issues in Workers' Compensation: Avoiding penalties and maintaining employees
- Essential elements of your IIPP: compliance and beyond
- Demystifying and controlling your X-Mod
- Strategies on Denied Litigated Claims
- Ergonomics in the Workplace
- Establishing a Safety Culture
- Accident Investigation (pre and post injury)
- Health & Wellness in the Workplace



SALES CALLS

- **Service Scope: ESM will serve as a strategic partner to help provide a competitive advantage in helping to sign a new client. Sales calls are to be based on “warm leads” where ESM can be the differentiator.**
- **Estimated ESM hours per sales call include:**
- **2-3 hours of preparation**
- **4-6 hours of travel**
- **1-2 hour meeting**



LOSS CONTROL SERVICES

Service Scope:

- ESM can assist with the development of loss control programs. Programs to be determined based on client need (e.g. Establishing safety committees, Heat Illness Prevention, IIPP templates, Self-audit safety questionnaires, Ergonomic modules etc...).
- ESM Loss Control services are available on an as needed basis.



Injury Prevention and Workers' Compensation Claims Management



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