

# Proactive Claims Management

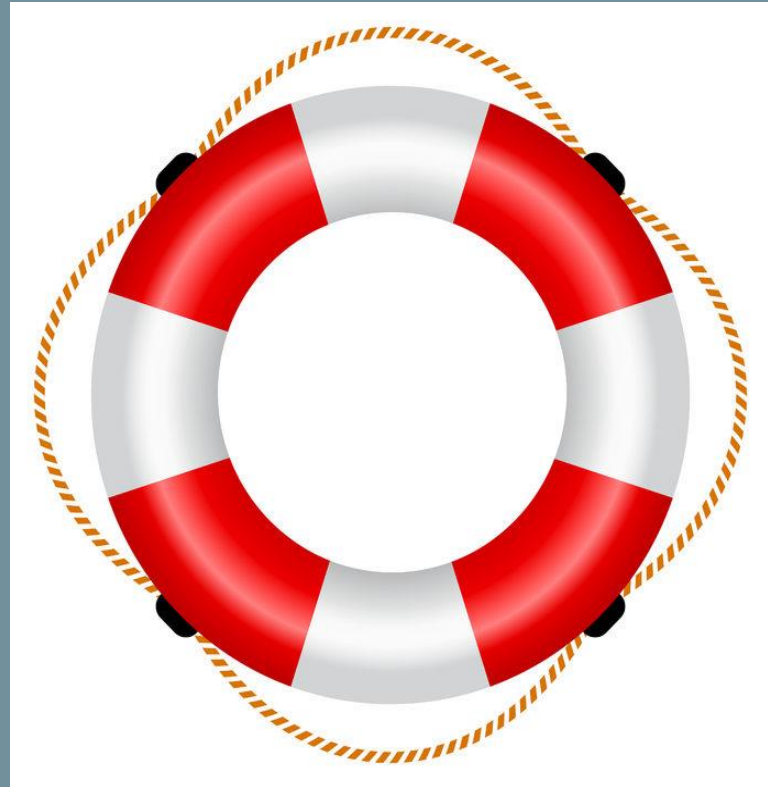
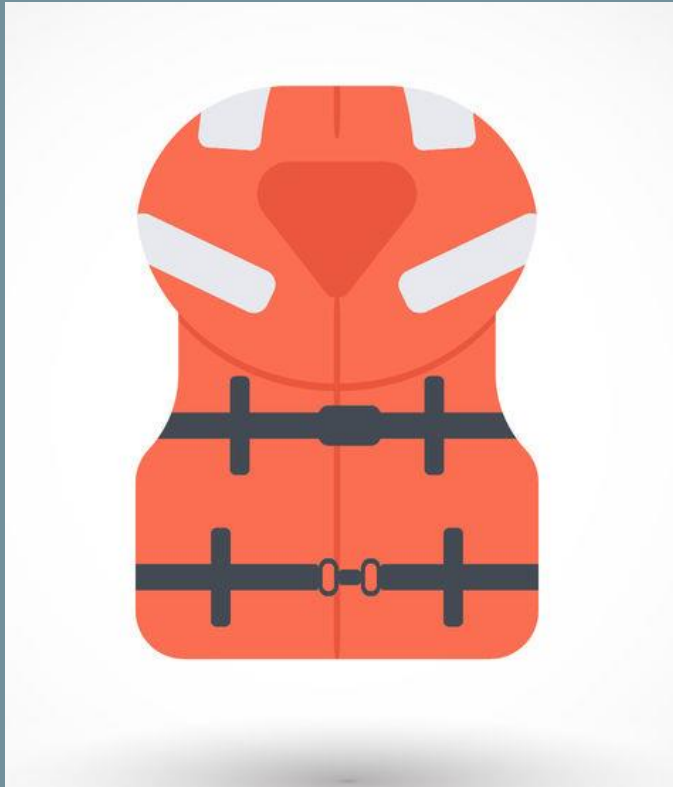
Samantha Jeffries; Underwriter  
Rose Legg; Claims Examiner



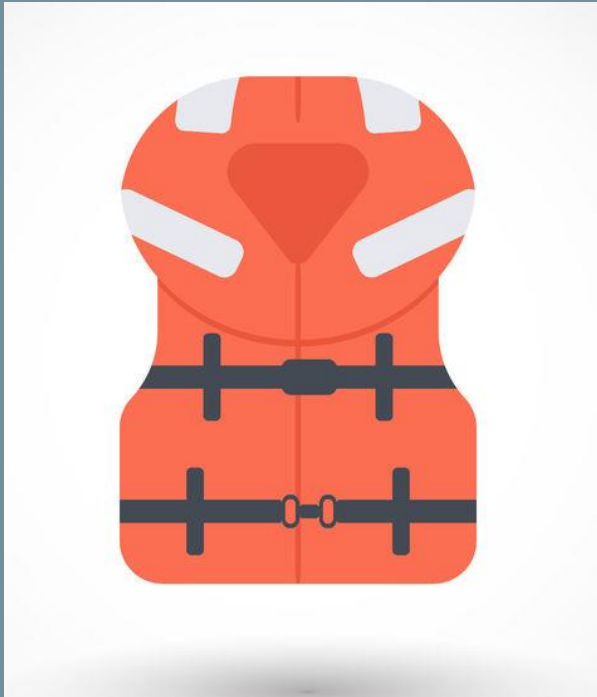
# Site Codes

- Please include your site code on all claim filings
- If you do not know your site code please contact the OIC at [OICSAWC@wv.gov](mailto:OICSAWC@wv.gov)
- Safety trends the losses by site code to determine training needs

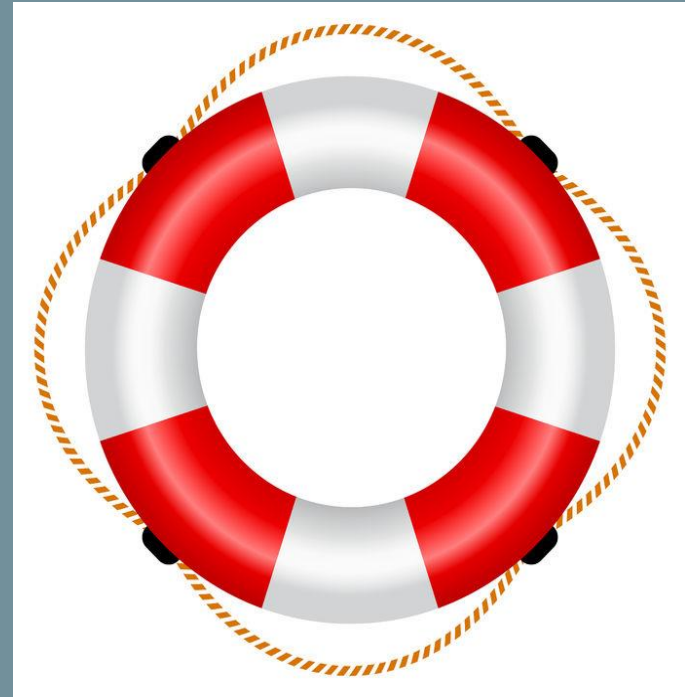
# Which would you prefer?



# Which would you prefer?



Helps protect you from  
drowning



Thrown to you after you're  
already drowning

# Be Proactive

- Proactivity means that as human beings, we are responsible for our own lives.
- Being proactive means recognizing our responsibility to make things happen.
  - *Stephen Covey “The 7 Habits of Highly Effective People”*

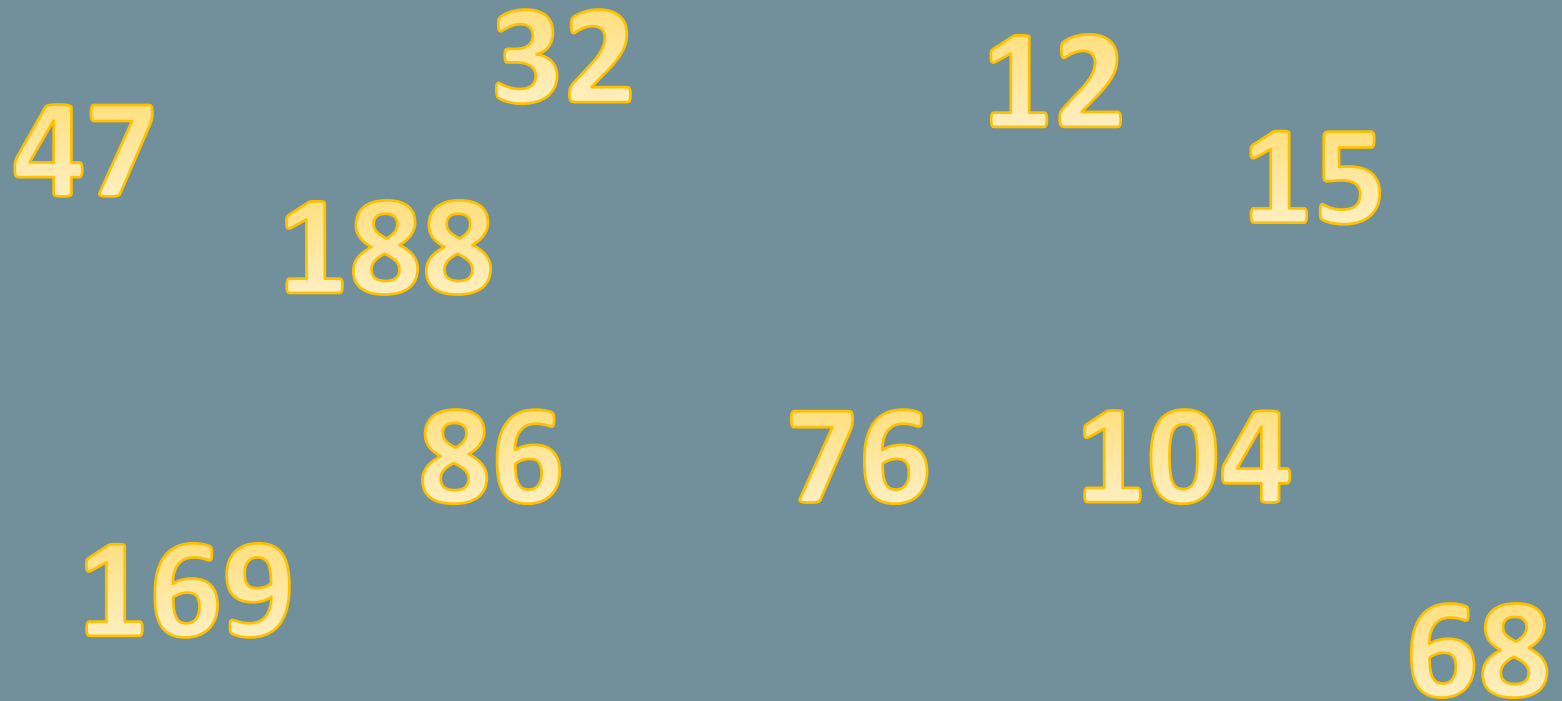
# How to be Proactive

- Train managers and employees on the importance of reporting claims promptly.
- Make sure you have a good rapport and contact at all sites.
- Make sure you have a plan in place for following up with injured employees.
- Have written procedures on the claims process and assign a back-up contact in the event the manager is absent... including email contacts.
- Encourage employees to report all claims, even if they don't think they are serious. This is especially important because as we know injuries can worsen over time.
- Make sure that your employees understand that there are no negative repercussions for reporting a claim... and walk that walk.

# Average Reporting Time

3.28 8.21 2.56 3.00 17.71  
7.07 4.33 5.19 7.03  
4.86  
6.62 62.67 7.41  
5.47 13.73

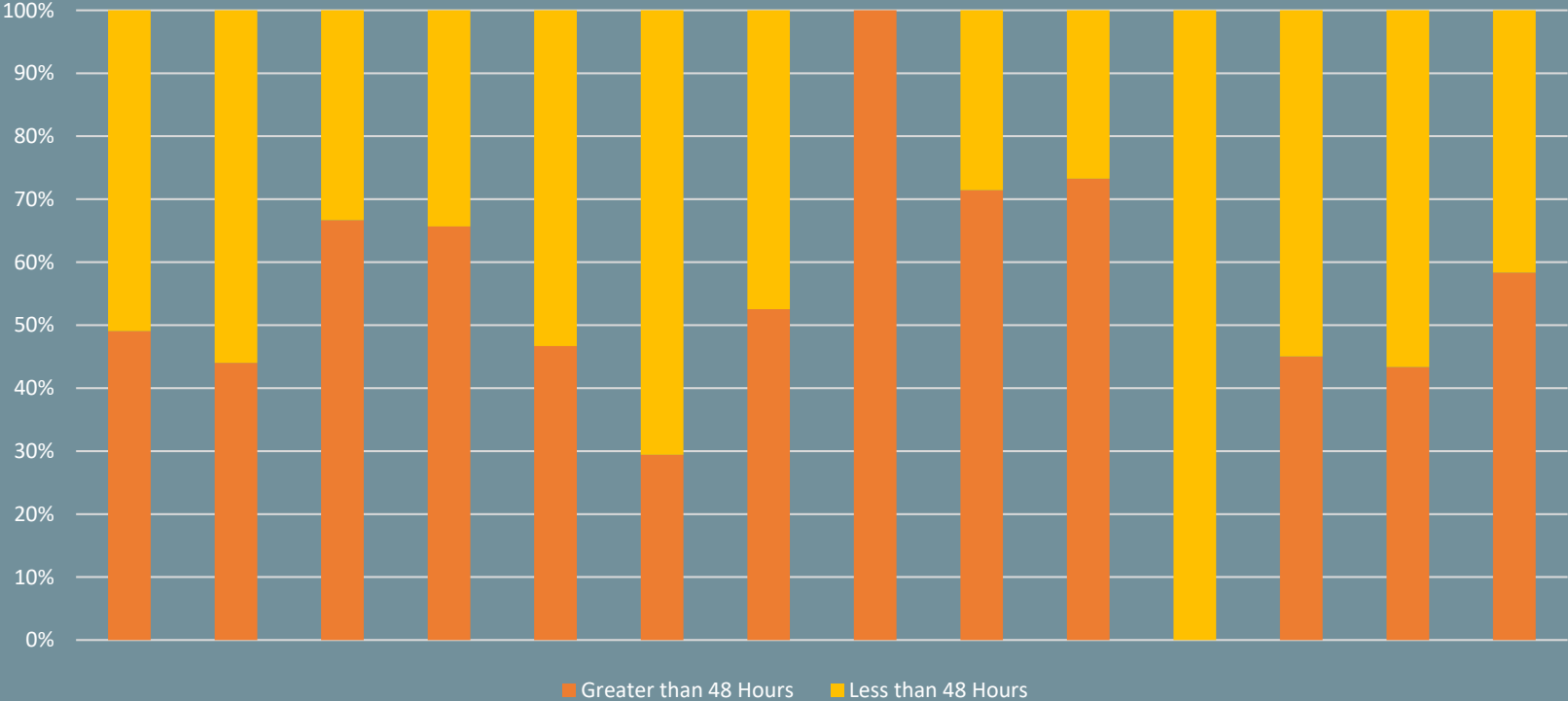
# Individual Claim Lag Time



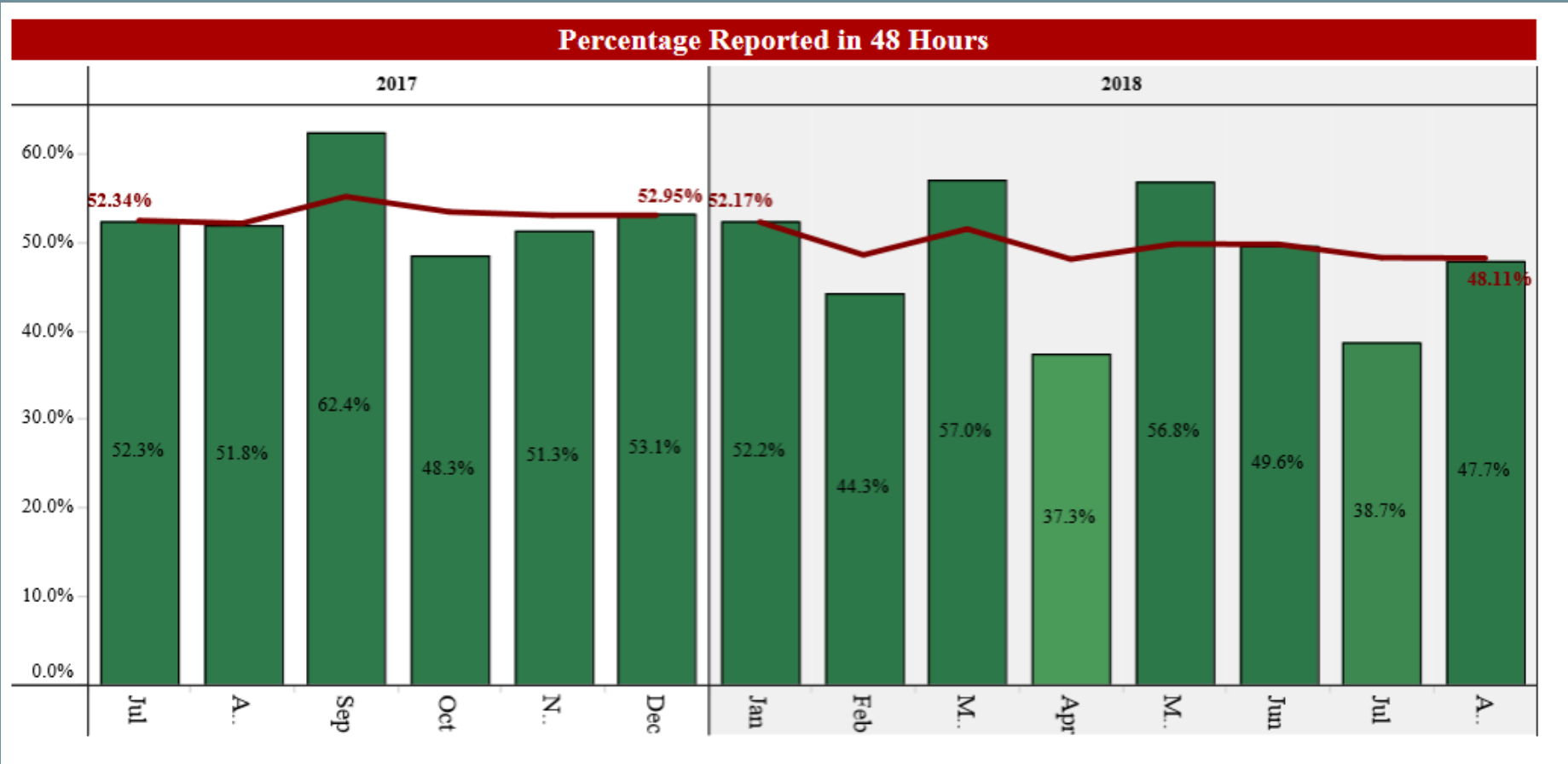


# 48 Hour Reporting (PY2017)

Claims Entered Within 48 Hours of Accident

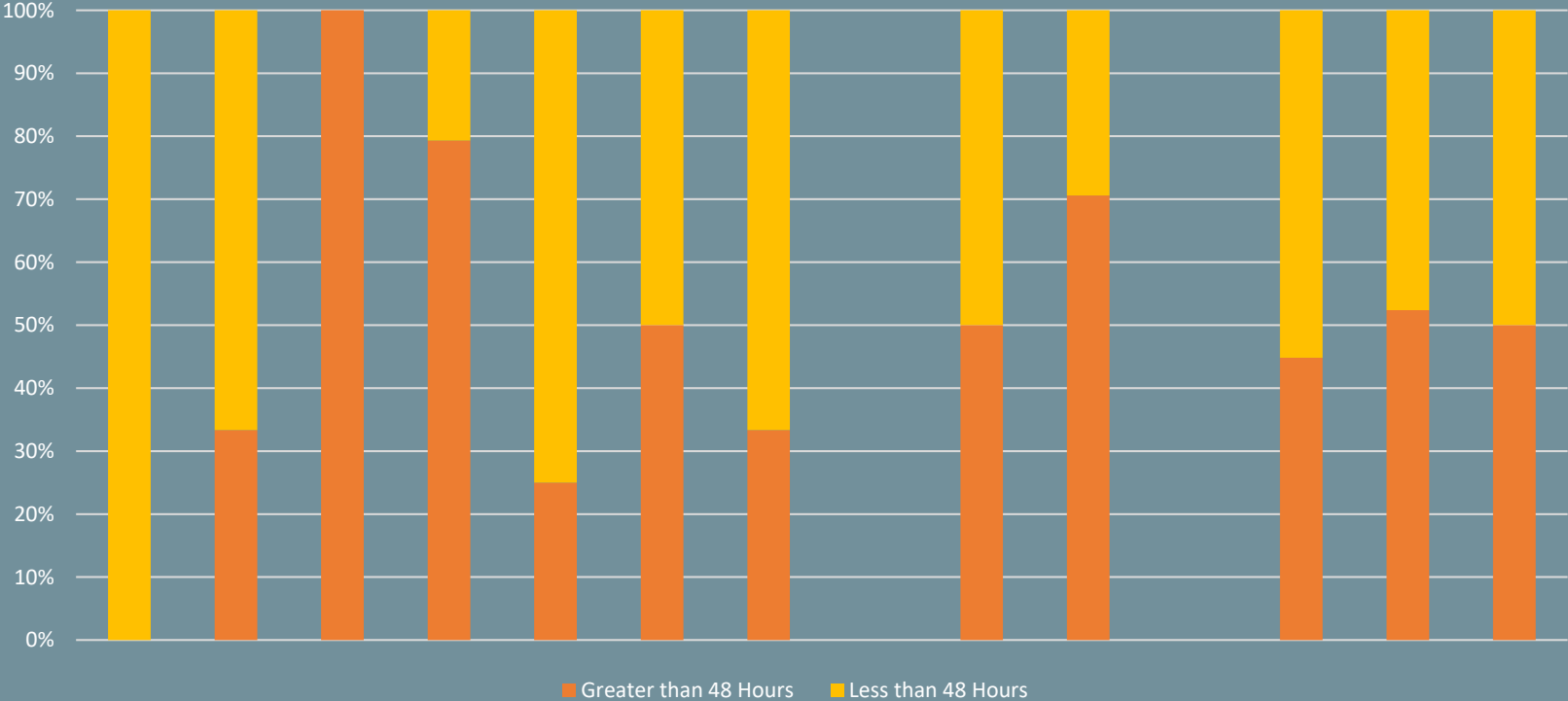


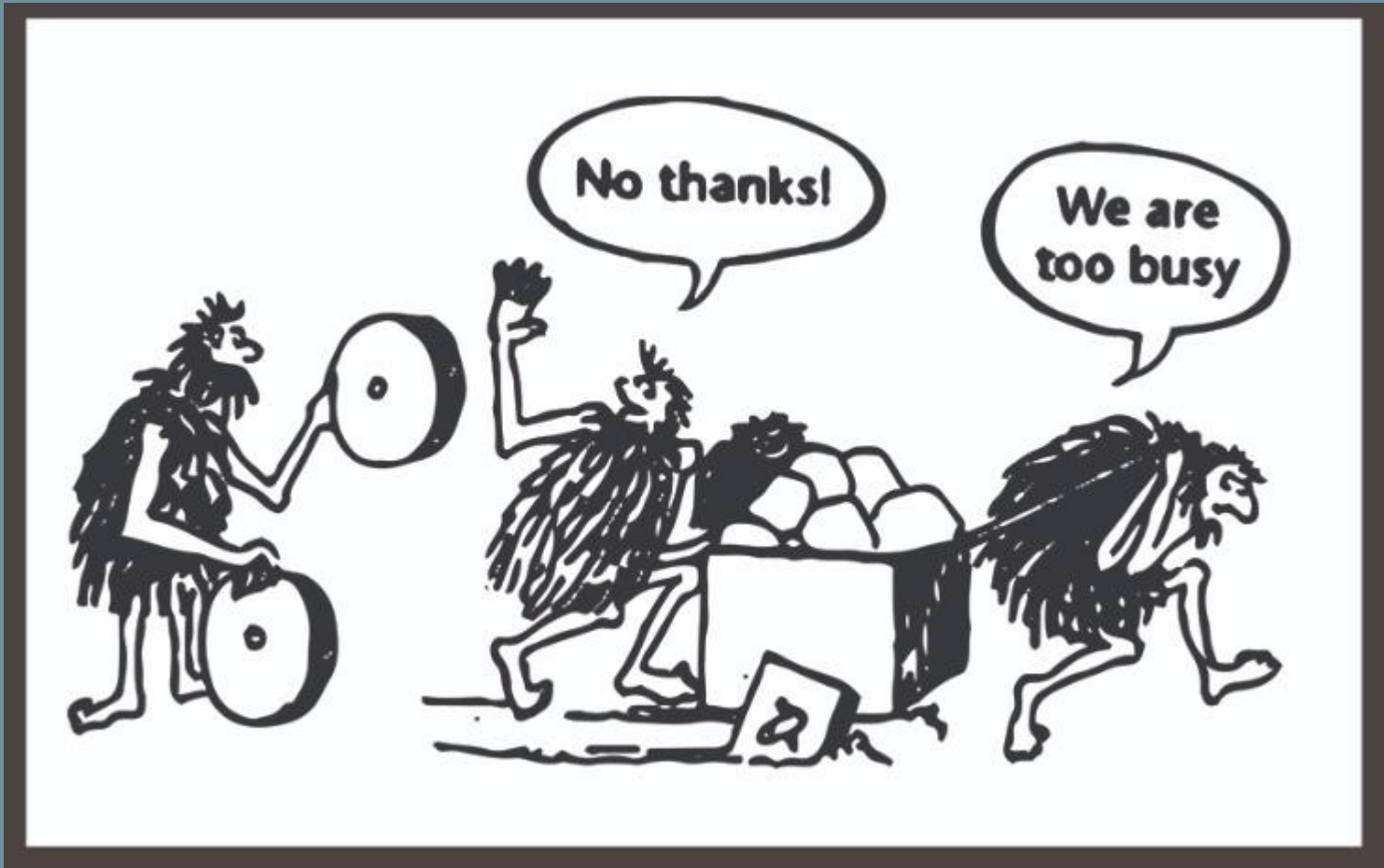
# SAWC Reporting %



# 48 Hour Reporting (PY2018)

Claims Entered Within 48 Hours of Accident





# Timely Reporting of Injuries is a Good Business Practice

- Manage claims more efficiently
- Control claim costs
- Lower the potential for litigated claims
- Improve or maintain employee morale

# Efficient Claims Management

- Late reporting severely hinders a claim adjuster's ability to...
  - Investigate the accident, speak to witnesses, address safety concerns, and educate the injured worker
  - Determine compensability
  - Develop a claim action plan
  - Address return to work options
  - Process wage benefits and medical payments

# I'm Injured. What Should I Do Now?

- Immediately report the injury to your supervisor or designated person.
- Complete an incident report and provide to your supervisor or designated person.
- Seek medical attention when necessary.
- Share the return-to-work packet with your treating provider.

# What is Modified or Transitional Duty?

Modified or transitional work enables you to safely return to work within your physical capacities. Your employer may temporarily modify or eliminate some duties of your current job. In some instances, your employer may assign new tasks that are within your physical capabilities.



# Why Should I Return to Modified Duty?

You will maintain seniority and financial stability with continued wages and benefits while recovering from your injury. Maintaining your work identity, connections and relationships can improve recovery.

# How Long Will I Work Modified Duty?

Your physical abilities will be re-evaluated to determine if accommodations can continue. Your employer's ability to accommodate may change during your recovery. Communication with your treating provider, supervisor/return-to-work coordinator, and BrickStreet representative is essential in your successful recovery and return to work.

# Contact Information

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