

Small Business Workers' Compensation



CORPORATE RISK SERVICES, LLC

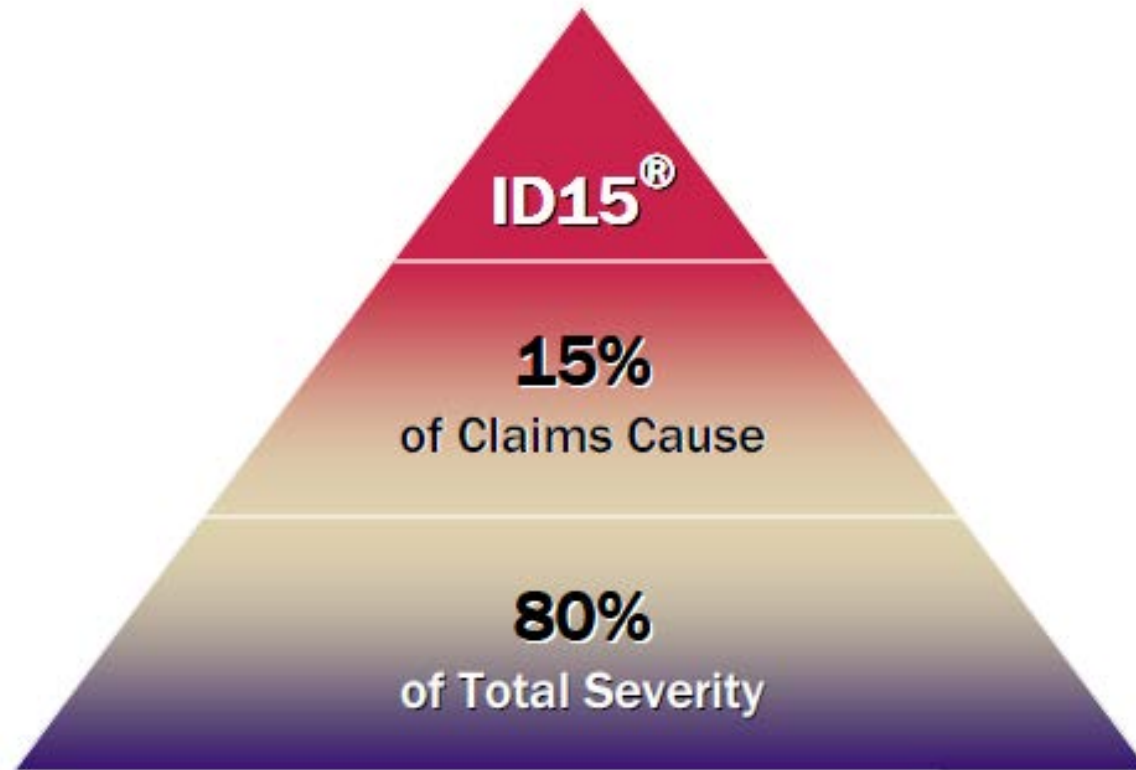
presents

RTW, Inc.

**American Compensation
Insurance Company**



What We **KNOW**



Identifying **High Risk** Claims

RTW's Predictive Model – ID15®

- Applied soon after receiving notice of injury
- Identifies difficult and serious claims with a **95%** degree of accuracy. We achieve this through use of our people and technology, specifically:
 - Drills down into risk factors through a three-point interview conducted by an experienced licensed nurse
 - Proprietary software and scoring algorithm



ID15 – *What We Learn*

- ❖ **Cognitive Dissonance** – Individuals subconsciously align their values and behaviors, rationalizing their actions and considering their behavior “normal”.

- ❖ **ID15[®] Disclosures:**
 - Drug and alcohol use
 - Home environment
 - Relationship with others
 - Financial issues
 - Depression and job dissatisfaction
 - Pain magnification
 - Entitlement mentality



What **We** do once **You** know

	RTW®	Traditional Case Management
When	Immediately on high-risk cases	Months into the claim
How files are identified	ID15	Claim adjuster's discretion
Focus	Reduce treatment duration	Monitor per the adjusters & accelerate return to doctors direction
Return-to-work	Innovative solutions changing paradigms	Follows existing programs & physicians willingness to provide restrictions
Nurse accountability	Lost time; average cost per claim	Billable hours
Delivery	Efficient and cost-effective	Expense Field Case Management model
Time on file	Early in; high intensity; early out	Often, longer than necessary
Effectiveness	Documented reductions in average cost per claim and disability time	???

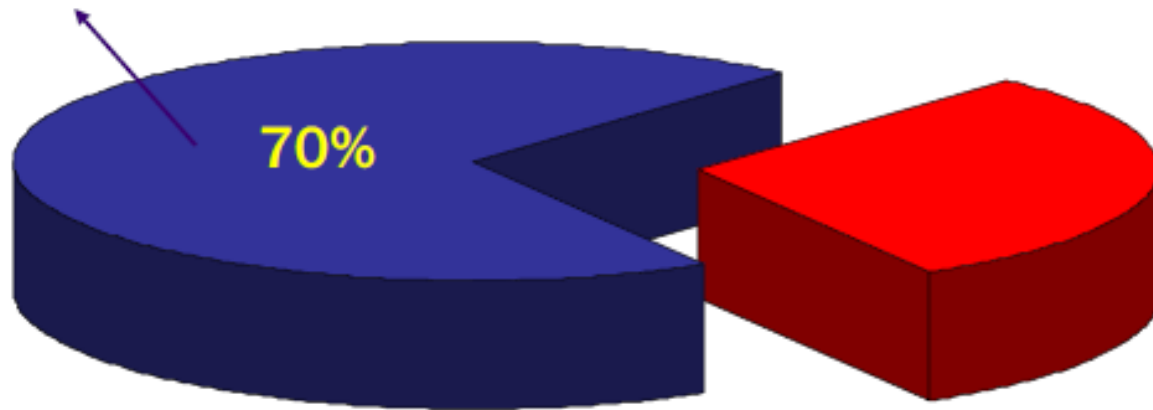


Lost Productivity

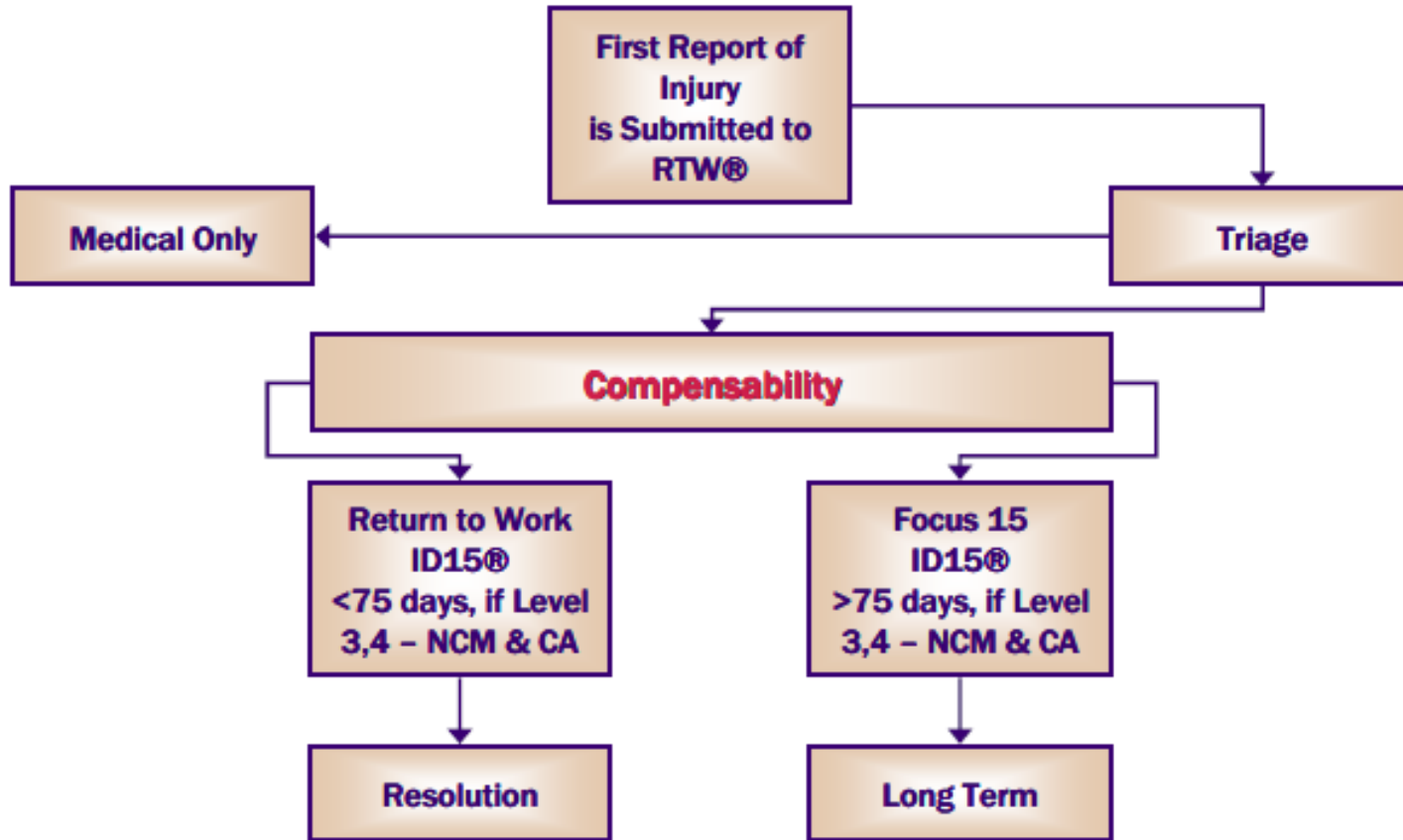
According to a conference of Occupational Physicians:

Workers' Compensation Related Lost Time

Not medically necessary



The **ID15** Claim Process



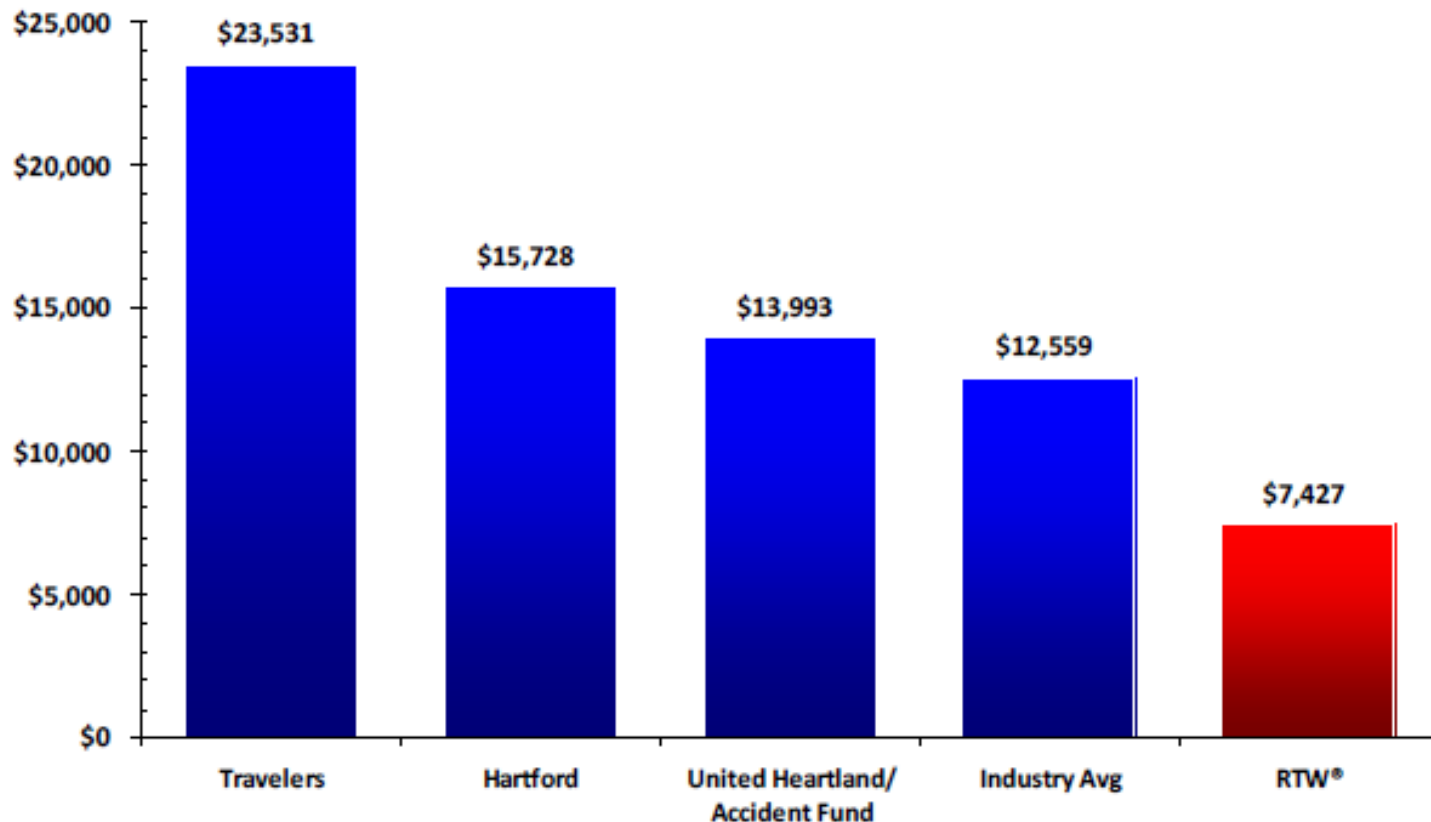
Case Management : **Manage vs. Monitor**

- ❖ Our first communication with injured worker sets the stage immediately for return to work and injury resolution
- ❖ Promises model – objectivity, pro-activity, accountability, focus (lost time (RTW) vs pc's-RD (close)
- ❖ Our pre-appointment workability focus (contacting provider proactively before appt.)
- ❖ Treatment plan with a purpose
- ❖ Our "relentless" return to work focus - our demand for obtaining workability



Average **Claim Cost** Comparison

2009 NAIC Schedule P Data



Comparison of 2009 Average Claim Cost as reported to NAIC (National Association of Insurance Commissioners).



What we **Like** to insure

Program Eligibility

- ❖ Kansas exposures only – more states coming soon!
- ❖ Acceptable risks include manufacturing, retail, hospitality, and service businesses
- ❖ \$0 minimum premium, \$50,000 maximum premium
- ❖ Account must be in business more than 1 year (3 years if annual premium is less than \$2,500)
- ❖ No driver-only (7380) exposures
- ❖ Click [HERE](#) for a complete list of eligible class codes

Submission Requirements

- ❖ Completed ACORD 125 and 130 applications
- ❖ Current loss information including current year and three preceding years
- ❖ Written description and details of any losses exceeding \$10,000
- ❖ Current Experience Mod Worksheet



Your *Program Administrator*

Corporate Risk Services, LLC is an independent insurance brokerage firm located in Rogers, Arkansas. Our mission has been to provide solutions for our clients' unique needs in the commercial insurance arena. Our products include all aspects and lines of commercial insurance from the traditional placement to unique alternative funding solutions particular to a client's needs.

With over 25 years' experience in the Alternative Risk Arena, our workers' compensation insurance Programs are offered by insurance carriers rated a minimum of "A" by A.M. Best. We specialize in Program business for associations and affinity groups. We administer several Workers' Compensation Programs for the healthcare industry and small businesses.

Honesty and integrity lead us in every decision we make. We adhere to proven industry best practices, allowing us to:

- Establish long-term relationships with our clients
- Maintain effective relationships with our carrier partners
- Utilize the latest technology available to best serve our clients
- Support of diversification efforts in our business and employment practices
- Foster the growth of an entrepreneurial spirit within our organization



Send Us Your Submission
TODAY!



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