



# Ways Your Excess WC Carrier Can Partner With You

# Presenters



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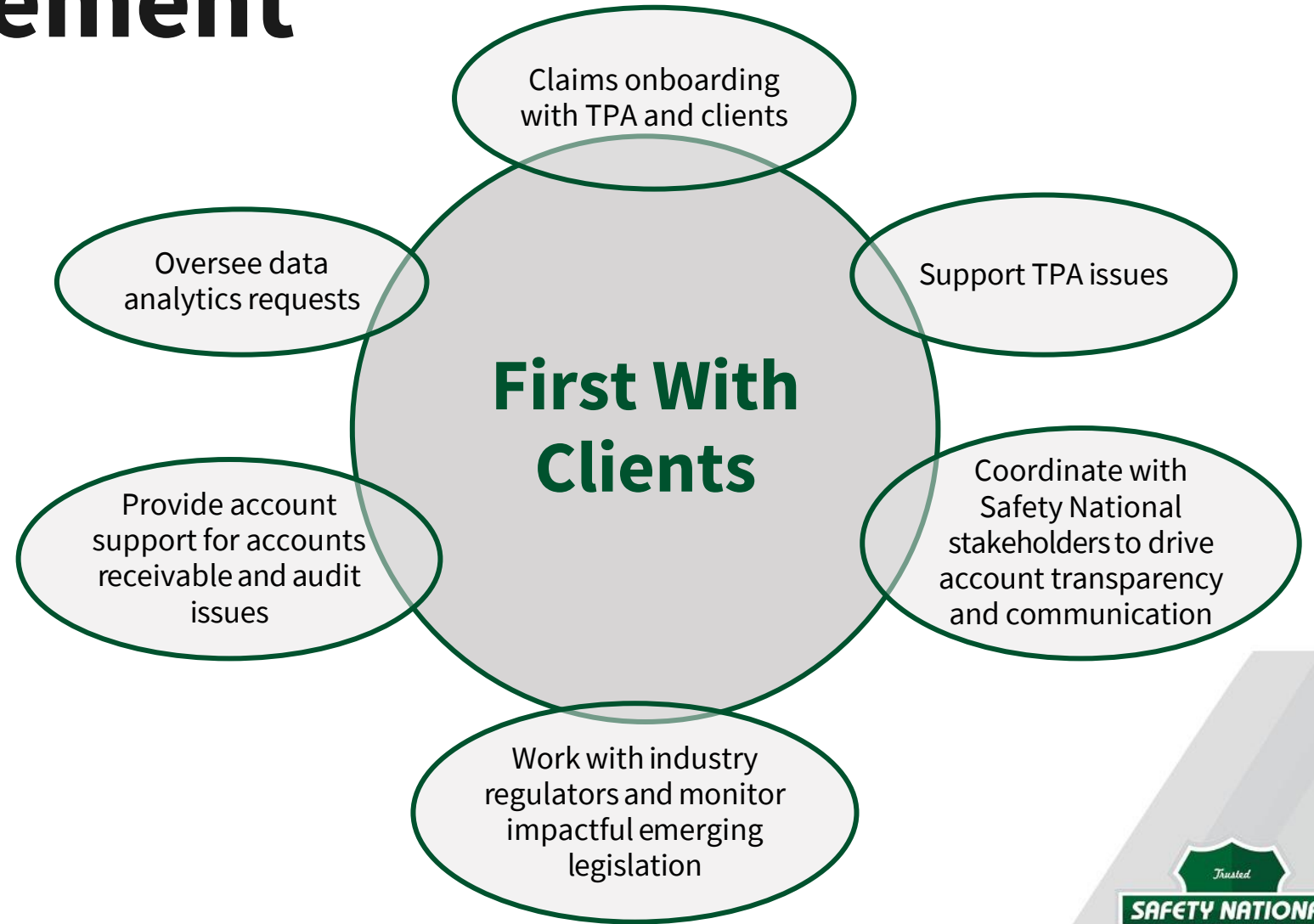
**AVP, Client Engagement**



# Client Engagement



The Client Engagement Team is a dedicated service resource for Safety National clients. Our mission is to improve the customer experience by developing and enhancing engagement with our policyholders, brokers, and third-party administrators.



# Overview

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- 1 Reporting Claims & Common Injuries
  - 2 Importance of Prompt Reporting
  - 3 Case Study
  - 4 Catastrophic Claims Handling Process
  - 5 Team Approach
  - 6 Centers of Excellence
  - 7 Vendors and Business Partners
  - 8 Questions and Closing Remarks

# Commonly Seen by Safety National

## Issues We Oversee:

- Unique injuries and catastrophes
- PTD & lifetime medical exposure
- Late Reporting
- Increased pre-existing health factors
- Long-term opioid usage
- Social Security Disability



# Safety National Experience and Expertise:

## 1: Complication fallout

- What happens when a claimant's routine recovery is complicated by co-morbidities, infections, surgeries with poor outcomes?

## 2: What does the future look like for lifetime treaters?

- Joint replacements, adjacent level syndrome, complications related to long term opioid use

## 3: How to best deal with Medicare

- Best way to satisfy liens
- Do I need CMS Approval?



# When is a Claim Reportable?

1 Fatalities

2 Paraplegics and quadriplegics

3 Serious burns (defined as 2<sup>nd</sup> or 3<sup>rd</sup> degree burns involving 25% or more of the body)

4 Brain injuries

5 Spinal cord injuries

6 Amputation of a major extremity and any occurrence resulting in serious injury to two or more employees

7 And.....

# Anytime you would like to utilize our services!

You can always report any claim that you would like some guidance on.  
We are happy to assist in any way we can!

## How we can support you:

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- ✓ Issues with causation
- ✓ Medical review for recommendations
- ✓ Cost containment requests
- ✓ One-off injuries you feel inexperienced in handling



# Common Catastrophic Injuries



**Spinal Cord Injuries**



**Traumatic Brain Injury (TBI)**



**Loss of Limbs / Major Amputations**



**Severe Burns**



**Multi-Trauma**



**These types of injuries can be life-threatening and often result in permanent disability or significant lifestyle changes.**

# Claim Scenario

**Date of Accident: November 2023**

**Age: 42 years old**

**Occupation: Police Officer**

**Description of Injury: 42-year-old male who was responding to a call when he was involved in a motor vehicle accident with an 18-wheeler.**

**Diagnosis: Mild traumatic brain injury, C-6 fracture, C5-C7 spinal cord lesion, tetraplegia (paralysis affecting the arms, hands, trunk, legs, and pelvic organs)**

# Senior Medical Manager

-  Review Documentation
-  Communication
-  Medical Review
-  Oversight and Analysis
-  Specialized Care
-  Rehab Follow-Up
-  Cost Projection



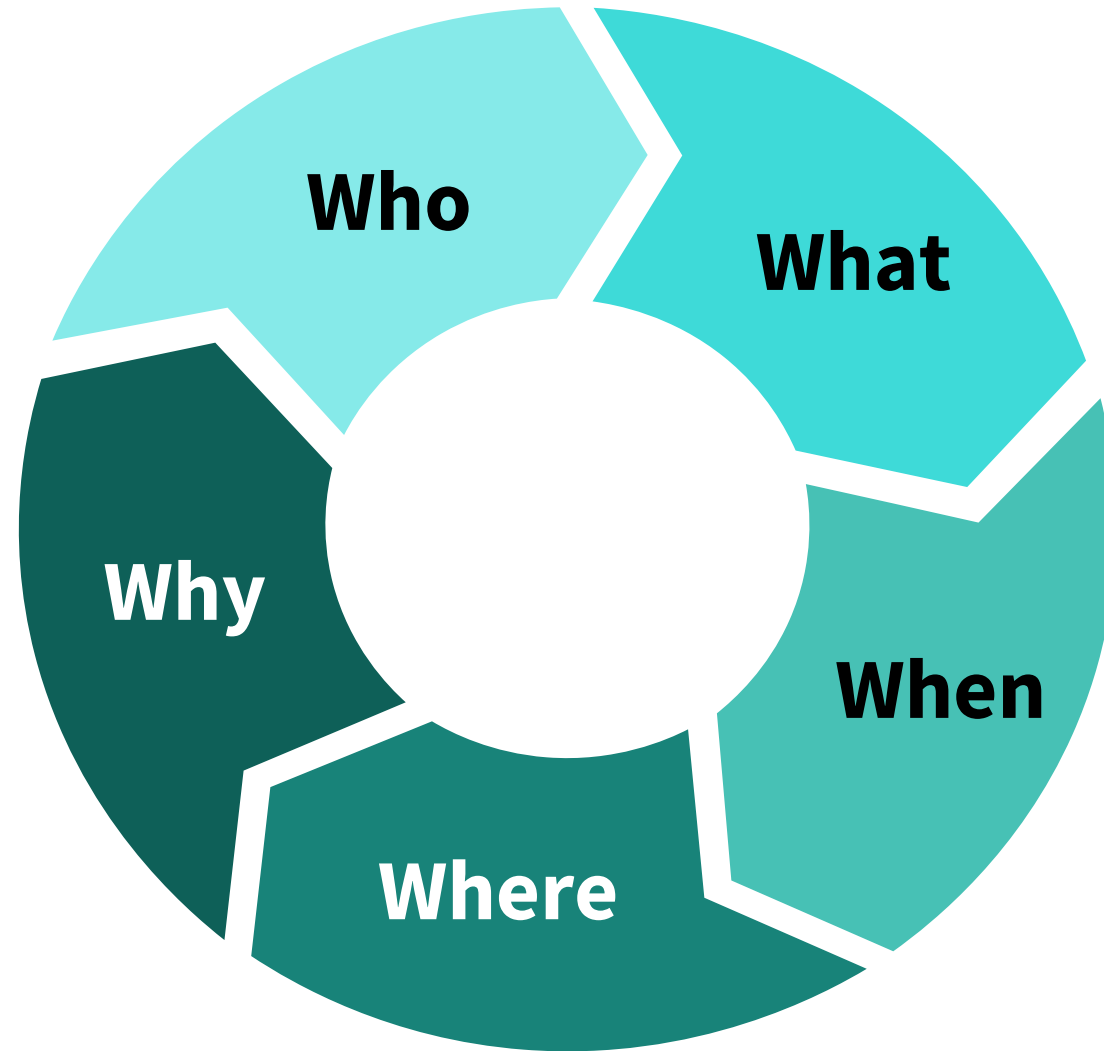
# Centers of Excellence (COE)

**Interdisciplinary Approach**

**Coordinated Care**

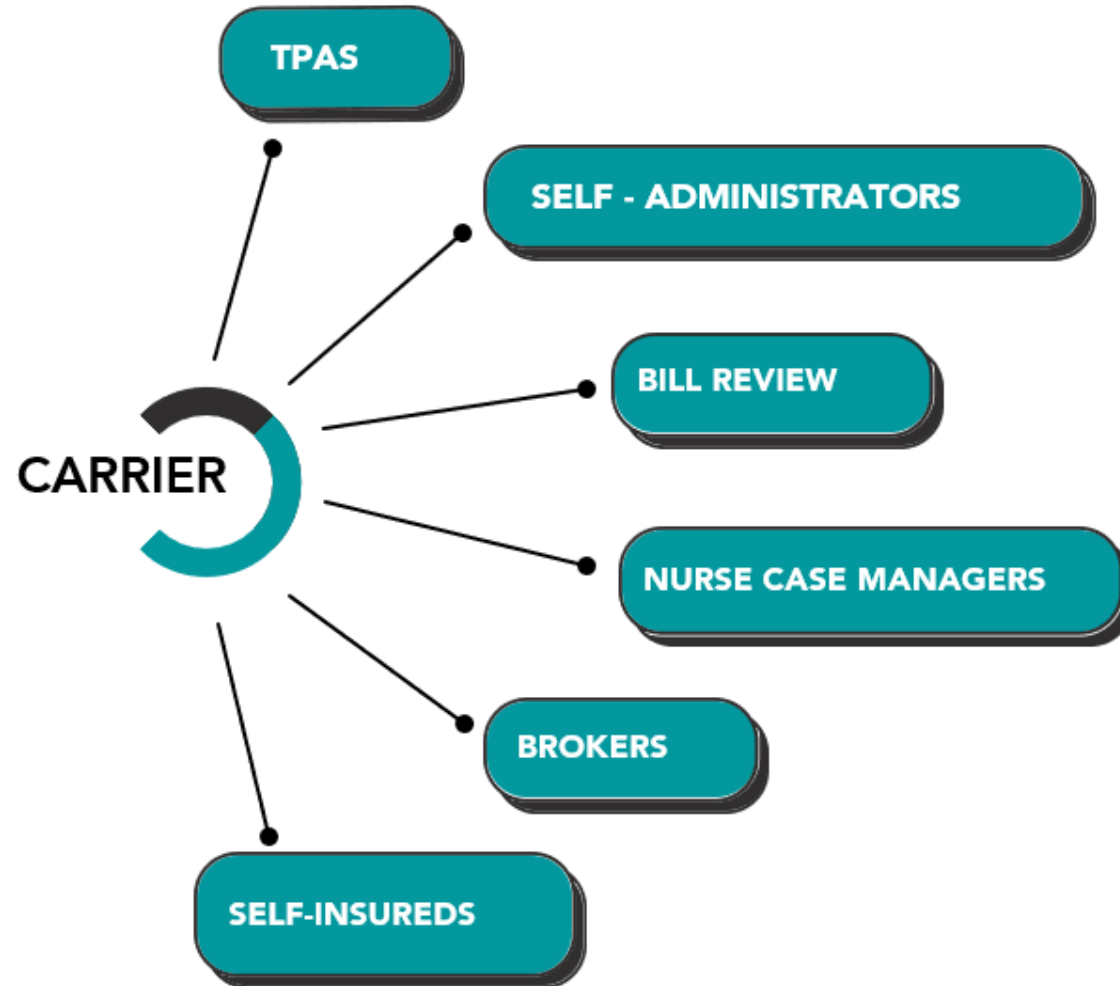


# Why Cost Containment?

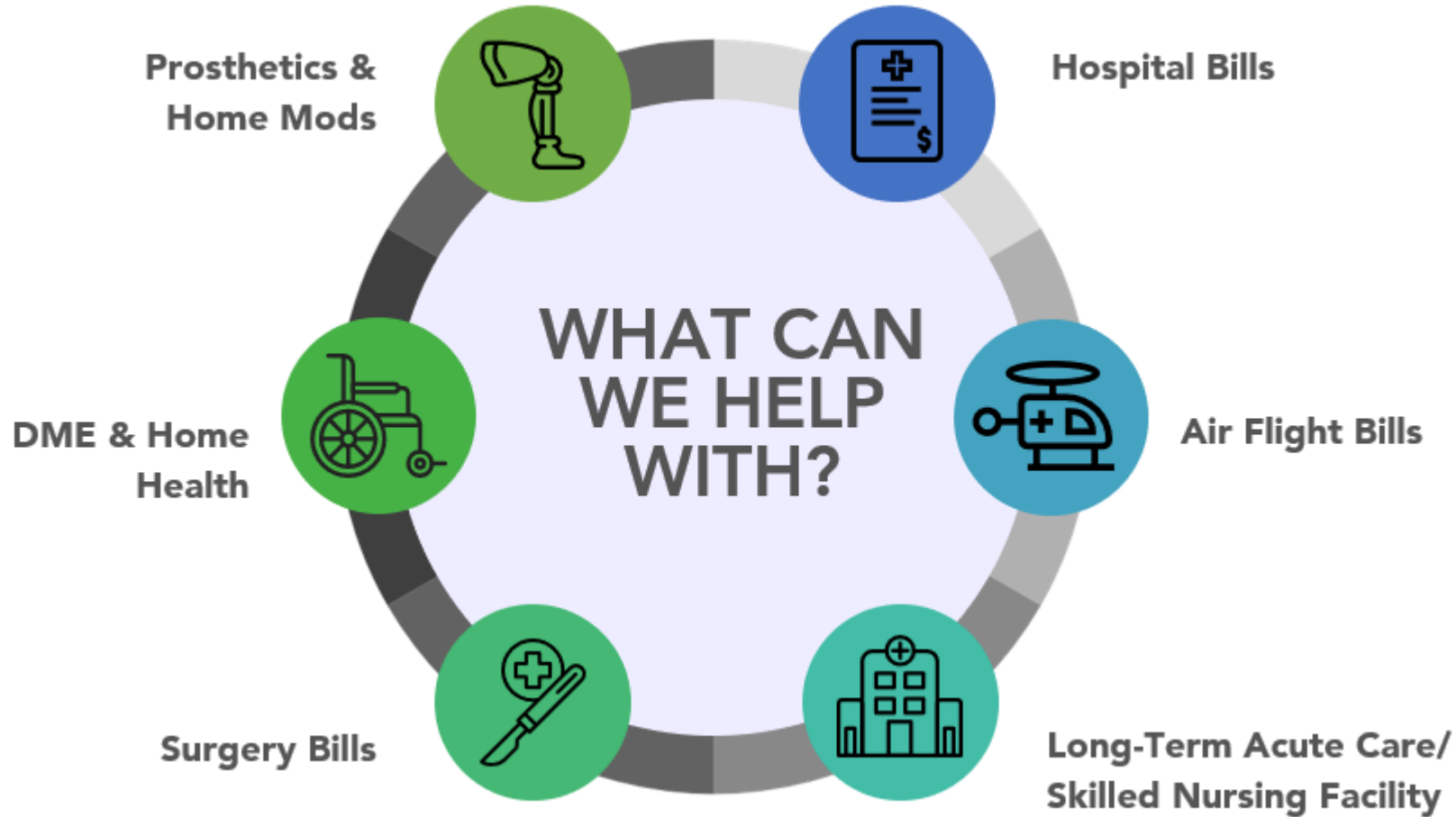


# Nationwide Cost Containment Program

**WHO CAN WE HELP?**



# Cost Containment



# Cost Containment

## WHY DO WE HELP?

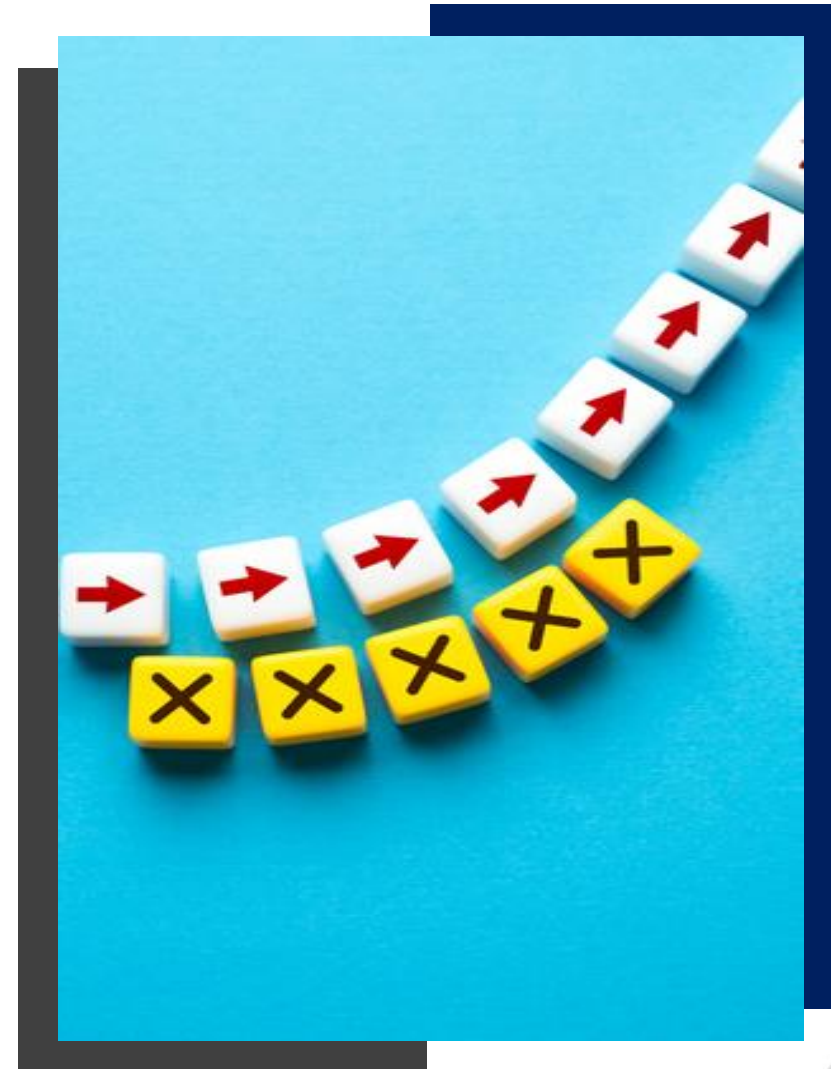
- 1 We value our policyholders and prioritize their needs.
- 2 We care deeply about the well-being of injured workers and their families.
- 3 Our value-added services benefit all stakeholders involved.
- 4 We focus on reducing costs without compromising the quality of care.
- 5 Collaboration is key — everyone works together to achieve the best possible outcomes for patients.

# The Claimant is Stable. Now What?

Engage with vendors to discuss proper next steps:

- 1 Recovery
- 2 Financials
- 3 Transition

**\*Recovery isn't linear, and our team is here to help every step of the way!**



# Additional Assistance:

## High Risk Development

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While Catastrophic Claims are often most expensive at the onset, many claims negatively develop years after the initial injury.

## We're Here to Help

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Our Medical Management Team can provide expert guidance on medications, ongoing treatments, and subsequent injuries.

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**\*Additional tools: Dr. Ross & AWPRX**

# Let's Talk Settlement

Safety National Excess Claims Managers are all experienced in settling complex claims.

## Tough Claim? No Problem!

When there is a particularly complex settlement or difficult jurisdiction, Safety National has a specialty Settlement Team to address specialty situations.

### Our expertise includes:

1. Cost Mitigation
2. MSA Reviews
3. Additional Vendor Options



# Claims Are, by Nature, Complex

## IN SUMMARY

Engage your carrier.



You will hit roadblocks!



A team approach is the most effective way to ensure a claim moves forward appropriately.



The best outcomes happen when everyone works together.





# CONNECT WITH US

Thank you for your time today. For more information, contact our team at your convenience.

## Carol Franklin

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Thank  
you