



April 30, 2026

WORKERS' COMPENSATION CLAIM IMPACTS ON EXPERIENCE MOD

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CLAIM HANDLING ACTIONS THAT IMPACT EMOD

Claim Management

Is your carrier or TPA proactive?

Claim Decisions

Properly worded decisions issued after thorough review

Proactive Litigation

Engaged, strategic defense counsel familiar with jurisdiction

Subrogation Recovery

Ensure recovery is pursued and is posted to the claim

Special Account Instructions

Customized directive for carrier to manage claims

Broker Claim Advocate

Represents your interests in the claim process

Pre-Unit Stat Card Reviews

Prior to stat card submission to NCCI; contact claim adjuster to discuss potential reductions



EMPLOYER ACTIONS THAT IMPACT EMOD



Claim Avoidance/Safety Measures

Develop proactive safety program including regular training targeted at problematic areas

Collaborate with carrier and broker loss control advocates



Injury Investigation

Investigate injury and interview witnesses as soon as possible after injury

Take corrective action to eliminate hazards and be aware of fraud

If there are concerns, share information with carrier or TPA



Employee/Employer Relationship

Maintain consistent, empathetic contact – goal is to show care for their well-being and stay informed on recovery progress

Reduce litigation risks

Ensures smoother transition when it's time for employee to return to work



EMPLOYER ACTIONS THAT IMPACT EMOD



Maintain Contact With Claim Adjuster

Frequently monitor status of the claim

Communicate with adjuster to resolve issues

When adjuster requests information, respond quickly to expedite claim

Communicate if modified duty is available



Identify Trends

Review claim data to identify trends in injuries such as age, time of employment, frequent flyers, body parts and nature of injury, locations, time of day or month when injuries occur



Assess WC program

Track key metrics on a pre-defined basis to verify effectiveness and progress

Set goals and verify if they are met



Establish clinic relationships

Identify qualified occupational medicine facilities or urgent care facilities

Invite medical providers to tour your facilities and view the physical components of your employee's work

Provide physicians with modified duty job descriptions and physical capabilities form

Establish main contacts at facilities



TIMELY REPORTING

- Report injuries to carrier as soon as possible and within 48 hours (preferred by most carriers)
- Failure to report timely jeopardizes investigation of the claim, hurts employee morale, can potentially increase litigation cost, delay approval of treatment and increase claim cost
- Hartford Financial Services Group study and NCCI findings (excluded occupational disease and cumulative injury claims)
 - Claims reported between 1-2 weeks after date of injury - lowest median cost
 - Claims reported after 4 weeks were more than 50% higher than the lowest median cost
 - 13% of claims reported immediately involved attorney 13% vs 32% of claims reported after week 4
 - Highest closure rates are for claims reported in weeks 1 and 2
 - Claims reported after week 2 less likely to be closed at 18 months than those reported in weeks 1 and 2



<https://www.workcompprofessionals.com/delays-in-reporting-claims-can-increase-costs-by-over-50-study/>



IMPLEMENT A RETURN TO WORK PROGRAM

The objective of a RTW program is to return employees, who are injured on the job, to productive work at the earliest medically appropriate time by providing alternative task/duties or modifying their existing job duties.

Benefits include:

- Lost time costs are reduced, and employees maintain their income
- Assist the injured employee recover faster
- Keeps employee productive and engaged
- Supports positive morale
- Maintains employee's workplace social ties
- Less litigation
- The longer an employee is out of work, the less likely he/she is to return to gainful employment

Primary Components:

- Define goals/objectives
- Create process
- Develop and maintain a job bank of possible transitional roles
- Create job descriptions
- Educate employees
- Document and share

Who Can Help?

- Internal HR
- Internal Safety Directors/Managers
- Carrier/TPA Loss Control and/or Claim Specialist
- Broker Loss Control and/or Claim Specialist

