

# CLAIMS

Our dedicated Claims Experts relieve clients from the burden of claims management. With 20 years of Claims Management experience, our highly specialized staff assists clients through the entire process, from closing current claims, to minimizing risks and eliminating future claims.



## CLIENT SERVICES

### Scheduled Loss Runs

Whether monthly, quarterly or semi-annually, loss runs are provided to our clients and implemented into the claims management process.

### Unit Statistical Reports

This comprehensive report includes a review of all losses for policies currently and potentially affecting you and your experience modifications. Information includes a full review of each claim, recommendations for reserve lowering and claims resolution and detailed graphs showing trends for injury types and frequency.

### Experience Modification Forecasting

Performing this calculation allows Armstrong's Claims Department to determine future Workers' Compensation costs for each client.

### Reporting Filing and Investigation

Our Claims Team manages the entire claims process from start to finish. With assistance in filing as well as accurate employer-level investigation and documentation requirements, your claims are handled professionally and efficiently from day one.

### Return-To-Work Programs

Customized for each individual situation, we take into account claim severity and employee status when developing programs and alternatives to traditional return-to-work situations.

### Claims Training and Continuing Education

Armstrong's proprietary "Employer's School" includes comprehensive classes on general workers' compensation education, claims reporting, accident management, experience modification and current workers' compensation issues. Both private and group instruction is available.

### First Aid Programs

These are a simple way to keep a clean claims history and low experience modification. We work with each client's local occupational clinic to facilitate first aid and "out of pocket" payments.

### Employers' Guides and Claims Folders

Customized to each client and insurance company, these practical tools provide at-a-glance claims information. The Injury Guide for Employers is a customized manual containing easy to follow step-by-step claims procedures, injury management information, workers' compensation abbreviations, and all required State forms. Our proprietary Claim File Folder specifically designed for individual claims ensures accurate tracking of claims information, documents and correspondence.

YOUR PROFESSIONAL INSURANCE PARTNER

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INSURANCE SERVICES