



WORKERS' COMPENSATION

*Take a
proactive
approach to
controlling
Workers'
Compensation
costs*

TAKE CONTROL OF WORKERS' COMPENSATION COSTS

Brunswick Companies specializes in providing a variety of workers' compensation services to assist our clients in managing their risk. From loss and claims prevention, to mitigation of the claim, we act as an extension of your corporate staff. Our claims representatives work with you to manage claims and minimize the financial impact of the claim costs associated with workplace injuries.

Our third-party administration services are available to both state-fund and self-insured companies, and include:

Representing Employers during the Workers' Compensation Claims Management Process

Every company wants to protect their employees from injury on the job — a workplace that is not safe will never be productive. Our experienced workers' compensation representatives are specialists who can help you to identify safety issues, eliminate potential problems, and ensure the necessary safety practices are understood and followed in the field.

When an injury does occur, our claims representatives work closely with all of the parties to get your employee back on the job with as little downtime as possible. We help our clients save thousands of dollars each year in unnecessary claims expenses, workers' compensation costs and lost productivity.

Our knowledgeable staff is trained to assist you in areas frequently neglected by employers. Our claims representatives work closely with company executives, employees and health care providers to ensure that all claims are processed quickly, with minimal lost time for both the individual and the company. Prompt and fair claims management can contribute to improved employee relations by eliminating an adverse situation.

Our claims representatives:

- Help you understand your current programs
- Get the facts on workers' compensation claims
- Build a cost-containment program that involves line management, your vendors and medical providers
- Track frequency and severity of workers' compensation claims
- Utilize education and training to inform employees and managers of ways to control workers' compensation costs
- Instruct designated people in your company about the rules and regulations of your workers' compensation bureau
- Survey and record your rating and make application to correct errors
- Review, process and record each claim
- Challenge all suspect claims
- Schedule attendance for hearings upon request
- Provide detailed and informative loss runs



BRUNSWICK COMPANIES

Managing Risk • Insuring Success

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We also offer...

- *Risk Management*
- *Property & Casualty Claims Management*
- *Commercial Insurance*
- *Professional Liability Insurance*
- *Employee Benefits*
- *Financial Services*
- *Contract & Commercial Surety Bonds*
- *Homeowners & Automobile Insurance*

- Perform employer contacts and return-to-work assessments
- Coordinate medical monitoring
- Perform light-duty assessment

This comprehensive program of workers' compensation claims management will ultimately result in a reduction of premium rates.

Providing Access to Group Rating Products

Group rating is the single best way for most employers to reduce premiums now and in the future. With premiums rising, if you have not looked into group rating in the past, there is no better time than right now.

Of course, a good claims history is necessary to join one of the many groups available. If you have been denied entry into a group or have been removed from a group due to poor claims experience, Brunswick Companies can provide claims management services that help you rebuild your claims history.

Our experienced claims management specialists will help you explore return-to-work programs to prevent or limit temporary total disability claims. In the long run, it is in your favor to pay an employee through your own payroll rather than through a workers' compensation claim.

While this process will undoubtedly take some time, the potential savings realized by joining a group will be worth the time and effort involved. Good claims experience is a reflection of management's dedication to worker safety combined with solid claims management.

Providing Third Party Administration Services to Self-Insured Companies

Self-insurance is an option for larger employers looking to reduce workers' compensation costs. Our experienced representatives can help you determine if a self-insured workers' compensation program makes sense for your company.

We provide Third Party Administrator services for companies who utilize this option. From processing claims to filing the required reports, to scheduling hearing attendance and cutting benefit checks, we handle all aspects of workers' compensation administration for your company.

Please call us today at 800.686.8080 for a customized evaluation.