



## Claim Procedures

**When an injury is reported by Southeast Personnel Leasing it is sent to the following:**

- 1. Medical only Adjuster-** 3 point contact within 24 hours to include a recorded statement of the injured worker, client for accident investigation information and medical provider to obtain medical status. If no response a 2<sup>nd</sup> attempt within 48 hours then a 3<sup>rd</sup> attempt within 72 hours.
- 2. Subrogation Team-** to address potential subrogation issues, preserve evidence, sends liens when appropriate.
- 3. Investigation Team-** requests back ground checks, web investigations and prior claim searches on all injured workers. Review and monitor for SIU referrals.
- 4. Supervisor-** reviews and assists with direction on compensability issues and help facilitate closure.





**If the injured worker is out of work more than the statutory time frame, injury is questionable or complex medical only, it is assigned as below:**

**1. Lost time Adjuster-**

- A.** Contact with injured worker and client to notify of compensability determination within the statutory guidelines.
- B.** Initiate benefits when appropriate.
- C.** Complete Plan of action every 30 days including evaluation for reserves.

**2. Case Manager-**

- A.** Contact with the injured worker and client if claim is compensable to notify and explain case management role.
- B.** Contact medical provider to assist with return to work and discharge of injured worker.
- C.** Notifies client of work status changes to determine if able to accommodate.





**3. Supervisor-**

- A.** Review and monitor for timeliness of initial payment or denial.
- B.** Complete evaluation every 120 days.
- C.** Assist with facilitating closure.

**4. SIU Team-** evaluates and refers all potential fraud cases to the state fraud departments. Monitor and follow up on all cases for potential prosecution.

Packard takes an aggressive approach to claims handling to facilitate closing files quickly and the most cost effective. Our adjusters have a case load of less than 120 files each.

We have state dedicated teams to include a Spanish speaking assistant to help facilitate scheduling appointments and communication with the Spanish speaking injured workers.





## **Packard Claims Administration Reserving Philosophy**

Packard Claims Administration Reserves for anticipated future exposure.

This is done by a number of factors including known facts, historical experience with similar cases, case law and regulatory influence.

Reserves are established within 14 days of receipt of the accident/injury after the initial investigation. Reserves are reviewed periodically. Important information about the claim or injury may not be known at the time the reserves are established. As new developments occur, reserves are revised to reflect those developments.

Evaluations for Reserves include:

The estimated total cost of the claim for lost wage benefits, future medical needs, costs to include bill review charges, investigation costs and litigation expenses. A claim file may be re-opened to process any expenses that were not billed prior to the file being closed. Denied claims do not mean that no exposure is anticipated. Reserves are still needed to defend the claim to resolution.





### **Packard Attributes**

- Owned and operated by Southeast Personnel Leasing
- Only client is Southeast Personnel and focus/core competency is aggressive workers compensation claims handling.
- 17 on staff claims adjusters.
- 5 medical only adjusters, main focus is investigating every claim.
- 7 case nurses (3 specific to CA)
- 1 Catastrophic Specialist with 3 assistants.
- 65 to 80 claims received per week.
- Reserves to ultimate are historically within \$1,000.
- YTD claims closure rate is 99.4% (only reason not 100% is due to still managing open claims previously managed by York).
- In Florida Packard represents 14% of all workers compensation related fraud convictions.

