

CASE STUDY

A RECALIBRATION BEGINS WITH GOAL SETTING AND ENDS WITH EXECUTION

A large regional grocer has been a valued GB client for 13 years. A little over 12 months ago, they hired a new risk manager who wanted to revise their risk program.

A national broker was brought into the partnership, and with our dedicated Retail Account Services Manager, the team worked closely with our client and their broker's claims consulting team to understand the business, surface the challenges, and develop specific and measurable objectives that were focused on driving better outcomes for the grocery retailer.

Our Shared Success, at a Glance:



INCURRED

↓ **20.3%**

ON LOST-TIME CLAIMS



CLOSURES

↑ **12.9%**



DURATION

↓ **14.9 days**

ON LOST-TIME CLAIMS



ATTORNEY INVOLVEMENT

↓ **40%**

Our Client's Goals/Objectives



Timely contact with each injured worker, employer, and medical provider within one business day of receipt of claim



Thorough investigation of claim completed within 14 days of receipt of claim



Detailed, concentrated effort to return the injured worker back to work



Timely payment of indemnity benefits/timely payment of medical bills



Reserves to reflect probable outcome of claim



Supervisor to provide meaningful direction to resolution managers



Data integrity must be accurate (i.e., attorney rep flag, in-suit flag, subro, etc.)



Defense assignments must be a pre-approved panel by the client.

GB's Collaboration

To achieve these objectives, GB's account management and claims operations teams initiated a game plan that would ensure flawless day-to-day claims excellence and robust, meaningful reporting.

Upon launch, GB utilized a supplemental Client Service Team that was assigned to the program. Each week, a new claim report was delivered to supervisors to set diaries. Each month, GB's Quality Performance Group (QPG) conducted audits on many of the agreed-upon objectives above. The results speak for themselves, with overall scores so far this year averaging more than 90%.

Each quarter, in-depth claim review discussions were held between account management, our client's risk management team, and their broker's claims consulting team.

Real-time data was utilized from GB's Claim Strategy Dashboard, helping to quickly identify claims with high-potential complexity.

In addition, account management team calls were held with all relevant claims branches to review all program changes, requirements, updates on performance guarantee targets, and recommendations from their broker's claim consulting team post-quarterly claim review.

Lastly, meaningful Annual Stewardship discussions were held, in part highlighting the program's tremendous success over the last year, including the successes listed on the previous page.

12-Month Workers' Comp Comparison – 2019 to 2020



21.7 days

Average lost workdays decreased



20.3%

Decrease in average incurred on lost-time claims



17.6%

Decrease in average medical incurred on lost-time claims



12.9%

Increase in closures



5.2%

Overall decrease in average incurred on lost-time and MO claims combined



14.9 days

Average claim duration on lost-time claims decreased



40%

Decrease in attorney-involvement claims



20.6%

Decrease in average expense incurred on lost-time claims



38.3%

Decrease in average attorney fees