



CLAIMS MANAGEMENT FOR WORKERS' COMPENSATION

EMPLOYERS® Comprehensive Approach to Claims Management

The claims professionals at EMPLOYERS are able to provide high quality and efficient claims management services by working closely with your injured worker, you and our network physician(s). Specifically, we offer the following services to our policyholders:

- **A Dedicated Claims Reporting Center** — enabling 24/7, multilingual claims reporting by phone or online.
- **A Managed Care Services Program** — that includes medical care management and utilization review by healthcare professionals; provider network development and management; and pharmacy benefit management.
- **Dedicated Claims Specialists** — who ensure accountability, consistency and reliability of the claims process. Our policyholders have access to claims specialists who know and understand the intricacies of claims management.
- **A Specialized Subrogation Unit** — staffed with adjusters who have a strong liability background through which we aggressively pursue recovery from any liable third-party which may reduce overall claims costs.
- **In-house Fraud Prevention Specialists** — who review claims for potential fraud and work with you to recover the monies paid because of that fraud.

EMPLOYERS®

America's small business insurance specialist®

CORPORATE OFFICE

P.O. Box 539003 | Henderson, NV 89074 | 888-682-6671

To learn more about EMPLOYERS and workers' compensation, visit employers.com

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