

Claims Services - California

Our in-house workers' compensation claims specialists have the knowledge, resources and dedication to provide insureds with a clear way forward to help deliver the best possible outcome on every claim.



**Republic
Indemnity[®]**

get a *clear way* forwardSM



Claims Services

For over 50 years, our customers have relied on our strength in claims management. Our in-house claims adjusters know the world of claims inside and out, setting the standard for excellence with our experience, expertise and service. When you work with us, we'll give you a clear way forward to:

- Help prevent injuries
- Avoid litigation
- File claims
- Facilitate the claims process
- Get exceptional medical care
- Return to work when ready

**Republic
Indemnity[®]**

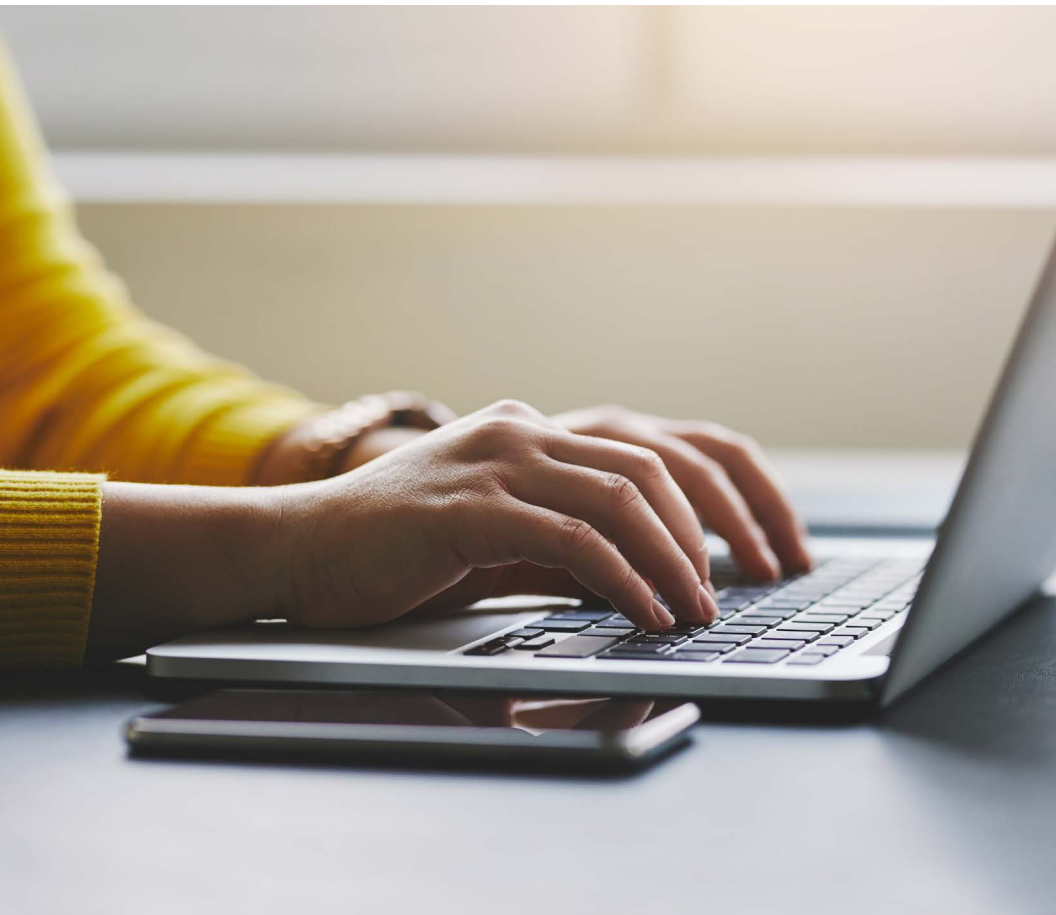
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Providing You With the Tools You Need

You can best manage claims by being prepared for them. When you receive your Republic Indemnity policy, we'll give you important tools to help you prepare and minimize the impact of worker injury on your business.

You'll have online access to a Claims Kit containing:

- Claims forms to report worker injuries
- Workers' compensation materials for employees
- Required posting notices for your workplace
- Workers' compensation reference guide
- Return-to-work program information



How to Report a Claim

You have these options for reporting a claim:

- Online at **RepublicIndemnity.com**
- Contact your claims rep during regular business hours
- Call center: **888-336-7569** (24 hour a day, 7 days a week)
- Fax: **818-789-7286**
- U.S. mail



The easiest way to report a claim is online.

You can self-register online and access our secure policyholder website to report new claims. And, once the claim is submitted, you can print out a copy of the report for your records. To self-register, you will need the policy number, the policy effective date, and the Web Access Code, which you can find in your Claims Kit.

Additional help is available at **818-382-1007**.

What to expect when you report a claim

When you report a new claim, a claims representative assigned to your case will guide you through the claims process. For all injuries involving lost time, we'll initiate our **three-point contact**. We contact you to verify the information submitted and provide a forum for additional discussion. Then we'll reach out to the injured employee and treating physician to discuss the course of treatment and the return-to-work process (as necessary). Know your claim will get the attention it needs because we keep our adjusters in-house and keep their case volumes low.

Our claims teams are staffed with English- and Spanish-speaking claims specialists to facilitate better communication with your injured employees.

When we issue the first temporary disability payment, we'll follow up with you to confirm that the employee remains off work and discuss the availability of a modified or alternate work position.



Assuring Compensability

Subrogation

Losses identified with potential subrogation issues are promptly referred to our **subrogation team** for appropriate review. This unit identifies any circumstances that may give rise to a liability suit against a third party who caused or contributed to the injury, especially those that involve the potential for substantial recoveries.

Litigation

Our **litigation unit** includes staff counsel and hearing representatives who attend depositions, conferences, hearings, and trials. They ensure claims are reviewed and evaluated and that the strengths, weaknesses, and merits of each claim are analyzed. They also determine if a fair and equitable settlement can be negotiated to avoid the costs and uncertainty of a trial.

Special Investigation

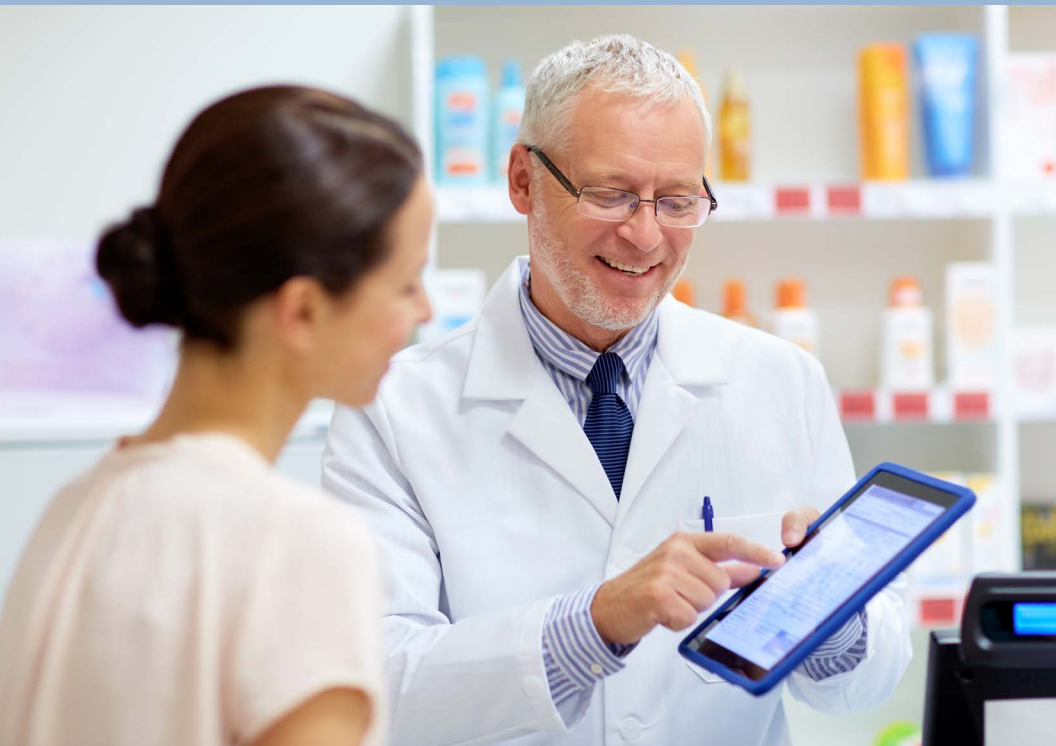
Our **special investigations unit (SIU)** includes a licensed private investigator. The SIU's goal is to prevent, detect, investigate, report and suppress fraud, thereby reducing insurance costs. The SIU works closely with the Department of Insurance, law enforcement, and other prosecutorial agencies in handling workers' compensation fraud.

Quality medical treatment needs to be cost effective, to cure and/or relieve injuries at a reasonable cost.

Managing medical costs

Workers' compensation provides injured workers with a right to quality medical treatment. This treatment also needs to be cost effective, providing a cure and/or relief from the injury at a reasonable price.

We work with Kaiser On-the-Job and Networks by Design to provide our California policyholders with access to the **Republic Indemnity Company Medical Provider Network (MPN)**. The network utilizes evidence-based medical treatment guidelines designed to enhance early return to work and efficient medical care delivery. Once the medical component is chosen, we manage the claim to avoid unnecessary over-treatment (utilization) and implement objective guidelines to promote an appropriate form of treatment.



Pharmacy benefit management

We also offer a Pharmacy Benefit Management program with Express Scripts. Injured workers have access to 53,000 pharmacies nationwide, First Fill Capacity, and savings beyond the fee schedule.



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53,000 pharmacies nationwide

Independent bill review

Our Independent Bill Review program examines every aspect of industrial medical care. Hospital, medical, and pharmaceutical bills are reviewed and paid in accordance with the Official Medical Fee Schedule and Hospital Fee Schedule and also include additional PPO discounts.

Utilization review

Our utilization review program helps ensure that medical treatment is appropriate and achieves optimal patient outcomes. We use evidence-based medical treatment and conform to guidelines that represent the best practices for clinical and preventive care. Republic Indemnity employs:

- **A medical director.** Allied Managed Care performs the medical review and utilizes medical directors and other staff who conform to the appropriate statutes, rules, and regulations.
- **Physician advisors** provide general medical guidance, address specific medical issues, and participate in the overall medical management of a claim. They do not make utilization review decisions, but they will contact treating physicians to discuss treatment plans.
- **Medical units** in each branch office (nurses and medical benefit coordinators) who work with claims personnel to coordinate treatment plans, request simple surgical procedures, physical medicine, durable medical equipment, and other treatment as appropriate. They do not make utilization review decisions.

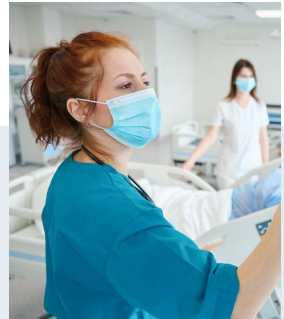
Republic Indemnity employs



Medical Director



Physician Advisors



Medical Units

Return-to-work program

Each day an injured employee is absent adds to the claims cost, and it has a negative impact on productivity as well.

The best way to trim costs is to allow the employee to return to work as soon as possible at a temporary modified, alternate position. We offer employers a systematic program to facilitate an employee's return. We'll help you set up a **return-to-work program**, so it is in place before an injury occurs. This plan provides program development, high quality medical care, and a 10-step return-to-work plan that helps injured workers feel supported and secure.

A return-to-work program will help reduce the time an injured employee is away from the job and mitigate the overall claims cost.

Your employees also benefit from a return-to-work program, because it:

- Reinforces you and your management's commitment to your employees by providing a sense of security and stability, while also promoting a positive image for injured workers
- Encourages injured workers to recover quickly by discouraging the "disability syndrome" thought process
- Supports the "going to work daily" habit
- Allows injured workers to continue contributing to your profitability





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California offices:

San Francisco

Los Angeles

San Diego

For Claims service, contact:

riclaims@ri-net.com



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