



Republic Indemnity®

Workers' Compensation
Insurance Specialists

Claims Services

Our workers' compensation **claims specialists** have the knowledge, resources, and commitment to help deliver the best possible outcome on every claim.

MEMBER OF  **GREAT AMERICAN**
INSURANCE GROUP

Since our founding decades ago, our customers have come to rely on our strength in claims management. We set the standard for excellence with our experience, expertise, and service, taking extra care to maintain strong relationships with our producers and policyholders, who are the backbone of our business.

From this solid foundation, we're able to:

- Offer a range of policyholder services to help you create a safe workplace to prevent claims
- Effectively manage the medical and indemnity cost of our claims
- Ensure the compensability of reported claims by working with our policyholders to properly investigate all claims and identify potential claims that may be non-industrial or fraudulent

We set the standard for excellence with our claims experience, expertise, and service.



Providing 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 receive 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 five options for reporting a claim:

- Online at **RepublicIndemnity.com**
- Contact your claims rep during regular business hours
- 24/7 call center at **888-336-7569**
- FAX: **818-789-7286**
- Email: **riclaims@ri-net.com**

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 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).

Our in-house teams are staffed with bilingual claims specialists to facilitate better communication with your injured employees.

Note: *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.*

Claims Services

Assuring Compensability

Subrogation

At the time of new claim set-up, losses identified with potential subrogation issues are promptly referred to our subrogation unit specialist for the appropriate handling. Subrogation issues are circumstances that may give rise to a liability suit against a third party who caused or contributed to the injury, particularly claims which 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 recommend if a fair and equitable settlement can be negotiated to avoid the costs and uncertainty of a trial.

Special Investigations

Our special investigations unit's (SIU) goal is to detect, investigate, and report 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.



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. Through our MPN, medical care is managed to avoid over-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.

Bill Review

Our Bill Review program provides access to a PPO network contract that provides substantial reductions and savings for every aspect of industrial medical care. Hospital, medical, and pharmaceutical bills are reviewed and paid according to the Official Medical Fee Schedule and Hospital Fee Schedule.



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

Utilization Review

Our utilization review program ensures that medical treatment is appropriate and favorably affects the overall treatment outcome. We use evidence-based medical treatment guidelines that represent the best medical practices.

- Republic Indemnity contracts with Allied Managed Care to perform utilization review, using their medical directors and other staff according to the appropriate statutes, rules, and regulations.
- Each branch office accesses a *physician advisor* on an as-needed basis to 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.
- *Medical units* (nurses and medical benefit coordinators) in each branch office work with claims personnel to coordinate treatment plans, service requests for simple surgical procedures, physical medicine, durable medical equipment, and other treatment. They do not make utilization review decisions.



Our utilization review program ensures that medical treatment is appropriate and favorably affects the overall treatment.

Return-to-Work Program

Each day an injured employee is absent adds to the claims cost, with a negative impact on productivity.

An effective return-to-work program reduces the time an injured employee is away from the job and mitigates potential increased claims costs. Our strategy for returning your injured employees to work can make a dramatic improvement to your bottom line! You can begin our 10-step program before an injury occurs to help your entire team understand the financial and emotional impact of workplace injury.

Most important, when you implement a return-to-work program, *the injured workers benefit.*

- It reinforces your commitment to their welfare by providing them with a sense of security and stability, while also promoting a positive self-image.
- It promotes positive reinforcement for a quick recovery by discouraging the “Disability Syndrome” thought process.
- It supports the “going to work daily” habit.
- It allows them to continue to directly contribute to the profitability of your company.

Your commitment to a meaningful return-to-work program works in tandem with Republic Indemnity’s loss control and claims representatives, nurses, and medical benefit coordinators.



Encino	800-821-4520
San Francisco	800-821-4520
San Diego	800-821-4520
AZ/CO/KS/MO/NV	800-821-4520
AK/ID/MT/NM/OR/TX/UT	888-664-0608

**Republic
Indemnity®**

**Workers' Compensation
Insurance Specialists**

RepublicIndemnity.com

Coverage description is summarized. Refer to the actual policy for a full description of all applicable terms, conditions, limits and exclusions. Policies are underwritten by Republic Indemnity Company of America and Republic Indemnity Company of California. Products are only available in California, Alaska, Arizona, Nevada, Oregon, Idaho, Montana, Utah, New Mexico, Texas, Colorado, Kansas and Missouri.

© 2017 Republic Indemnity Company of America,
15821 Ventura Boulevard, Suite 370, Encino, CA 91436. All rights reserved. 3958-RI (9/2017)

Republic Indemnity is a member of Great American Insurance Group.