

CARE 2.0

CompWest's Accelerated Resolution Effort

Creating Savings with Faster Claims Resolution

To help our customers avoid unnecessary claims costs, CompWest developed a new legal strategy for handling disputed cases. CARE 2.0 was created in 2012 in an effort to accelerate the resolution of disputed litigated claims to minimize unnecessary medical treatment, avoid the development of massive medical lien balances, and limit extended disability periods while the case is routed through the legal system.

With CARE 2.0, 95% of disputed claims will actually settle before going to trial. In addition, early resolution means:

- Limits the exposure of the case and potential liens
- CompWest can quickly move the file to close
- Early settlement costs are less than a later settlement

Since implementing CARE 2.0, CompWest has seen significant savings in claim settlements with \$29 million in loss avoidance (versus traditional claims handling). Elements of the program not only reduce the cost of individual claims, but CARE 2.0 can also result in a lower experience mod by capping the exposure with a quick settlement versus watching the claim play out for multiple years while the exposure grows and reserves escalate.

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CompWest

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Here’s how our strategy compares to a more traditional approach:

Traditional View

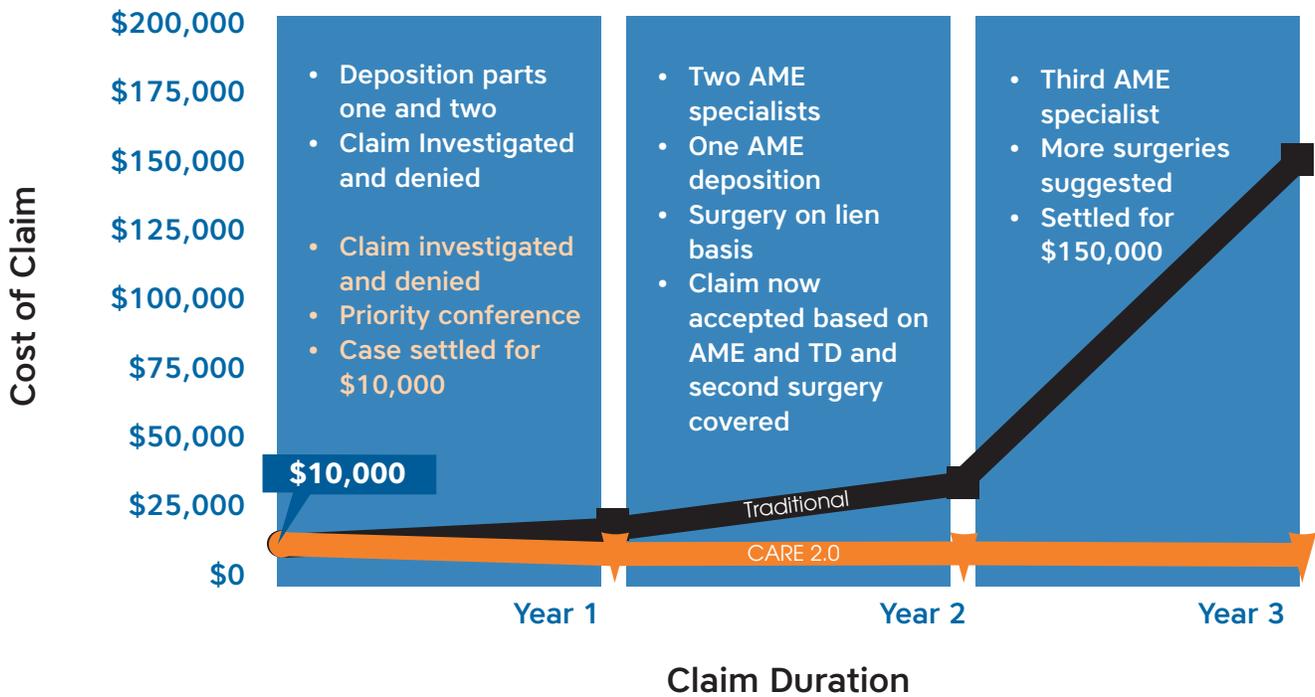
- Injured worker deposition(s) – which often cannot be completed in one day
- Subpoena records
- Allows AME or State Panel QME to determine if alleged injuries are work related
- Cross-examination of doctors (hoping they will change their original opinion)
- Additional litigation efforts while the liens for unauthorized medical treatment continue to build

CARE 2.0 Strategy

- Avoids letting doctors issue findings that should be made by a workers’ compensation judge
- Quickly moves the case to an AOE/COE Priority Conference while facts are still fresh in the minds of witnesses
- Provides a setting which facilitates settlement discussions
- If the case is found to be work related by a workers’ compensation judge, they generally limit the scope of the vast number of body parts originally alleged by the applicant’s attorney.
- Helps curtail unnecessary medical treatment and the development of massive medical lien values

The CompWest Difference

Traditional vs. CARE 2.0



To learn more about CompWest’s leading-edge claims services, including our Workers’ Compensation with Care® and Keep at Work® program, visit CompWestInsurance.com.



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