



# Healthcare Industry Workers' Comp Experts

The healthcare industry is becoming more challenging each day, with changing laws and regulations, dramatic innovations in medical technology and heightened expectations from patients and employees alike.

CompWest Insurance Company is a dynamic provider of workers' compensation insurance in California and select Western states. Our underwriting discipline, dedicated safety consultants and leading-edge claims management deliver trusted workers' compensation solutions for the healthcare industry. We serve customers with annual premiums up to \$2,500,000. Our healthcare appetite includes:

**Minimum Premium of \$1,000**

- 8834 – Physician Offices
- 8839 – Dentists and Dental Surgeons

**Minimum Premium of \$10,000**

- 8827 – Home Health Care

**Minimum Premium of \$25,000**

- 8823 – Residential Care for Children
- 8829 – Nursing Homes, Convalescent Homes or Hospitals and Rest Homes
- 8851 – Congregate Living Facilities for the Elderly
- 8852 – Home Infusion Therapists
- 9070 – Residential Care for Elderly or Adults
- 9085 – Residential Care for the Developmentally Disabled

**Minimum Premium of \$350,000**

- 9043 – Hospitals – All Employees including Clerical Office, Telecommuter and Sales

Our specialized loss control programs for healthcare include assessments and guidance in the following areas:

- Bloodborne pathogen programs
- Safe patient handling programs
- Combative patients
- Occupational diseases
- Slips, trips and falls
- Repetitive motion
- Ergonomic/manual material handling
- Motor vehicle safety
- Pre-hire screening
- Supervisor and management training

You can count on CompWest to provide the right insurance program, loss control and claims services to keep your customer's organization at peak health. All submissions are subject to individual evaluation for risk quality and acceptability. For more information, visit [CompWestInsurance.com](http://CompWestInsurance.com).

CompWestInsurance.com  
1-888-266-7937

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CompWest's approach to workers' compensation is unique – we call it Workers' Compensation with Care®. This philosophy ensures that employees injured on the job are cared for while costs are kept at a manageable level for our policyholders. By proactively caring for injured workers and helping business owners improve workplace safety, we have successfully reduced costs for our policyholders.

## How do we do it?

We pride ourselves on providing exceptional service to customers. That's why we staff our own team of experts instead of using vendors. Through our Workers' Compensation with Care® approach, CompWest offers leading-edge claims management strategies and other value-added services to customers including:

**Keep at Work®** – This proprietary program shortens the duration of disability and assists in keeping injured workers functioning effectively in the workplace. Since its inception in 2011, the program has saved policyholders more than 104,004 weeks of TTD (with a cost avoidance of \$39.3 million).

**CARE 2.0** (CompWest Accelerated Resolution Effort) – CARE 2.0 was created 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. Since implementing CARE 2.0, CompWest has seen significant savings in claim settlements with \$35 million in loss avoidance (versus traditional claims handling).

**Special Investigative Unit** – Our trained Special Investigative Unit collaborates with claims examiners to quickly identify potential fraudulent claims or system abuse. When potential fraud is identified, we work with authorities to further investigate the case to prevent unnecessary claim and medical expenses for the employer.