

## Claim Management Philosophy

At Vensure Employer Services, we have a very unique, yet simple philosophy. We believe that no two claims are the same and each claim should be handled as a unique and individual situation. Therefore, we believe that through diligence and innovative thinking we can impact each claim to reduce costs and disruption of workforce. We accomplish this through a multiple-faceted approach in our claims handling. We maintain total control and oversight of each claim and welcome our Clients' participation in the claims handling process.

## Customization

First and foremost, we recognize the importance that each and every claim has to our clients. We therefore maintain a policy of program customization. We are willing to customize the program of interaction and participation that each individual client has with the Claims Department.

## Claims Coordinators

Each Vensure Client is assigned a dedicated Claims Coordinator. The role of the Claims Coordinator is to work on the claim to ensure that it is handled aggressively and properly and to push it to the best possible resolution. The Claims Coordinator is the primary contact for claim specific information at Vensure. All contact related to the claims of a client should be directed to the assigned Claims Coordinator.

## Claims Reporting

The single most important factor in the handling of Workers' Compensation Claims is time. Time dictates everything from statutory guidelines to proper investigation. With that in mind, Vensure Employer Services requires our Clients to report any and all work related incidents to the Claims Department within 24 hours of their knowledge of the incident. Incidents are defined as any episode in which one or more employees are involved in any situation in which an injury of any kind has occurred or could have occurred. This is inclusive of all injuries in which medical treatment was not sought or was rejected. In our experience, even injuries in which an employee refuses medical treatment has a potential to later become a full claim. Vensure has a very liberal First Aid policy. We will work with our clients in identifying claims that may be categorized as First Aid. However, these claims still fall under the 24-Hour reporting requirement.

## Light Duty

We understand the impact that returning injured employees back to work can have on a claim. Statistics show that when a light duty program is implemented and injured workers are returned to work as soon as possible, the overall claims costs decrease as does the frequency of claims. Vensure requires that all clients provide a light duty position to injured workers who have been released to Light Duty. If the client is unable to provide a position, the client will be responsible to reimburse Vensure for any Temporary Total Disability benefits issued to the employee while eligible for light duty work. If the client is unable to provide the light duty position, Vensure also has an Alternate Light Duty (ALD) program. In this program, we are able to place injured workers with a non-profit organization for their light duty work. The employee is paid through the client's payroll as if they were working for the client.