Workers Compensation Claim Services







Why Intact Insurance Specialty Solutions?

Our Commitment to You

- Superior Customer Service
- Collaborative, proactive planning approach
- Timely, fair & ethical claim resolutions
- Prompt medical care, return to work & management of claims costs

 Dedicated team of Managers, Supervisors & Adjusters

Our Team

- Highly experienced claims
 professionals
- Dedicated Customer Experience
 Service Specialist

intact specialty solutions

Communication & Collaboration



What we expect of our claims team

- Regular communication
- Full and complete investigation of claims
- Manage claims appropriately based on best practices and jurisdictional guidelines
- Proactive management of claim costs

What we ask of our insureds

- Prompt claim reporting
- Provide information as needed
- Explore return to work options for employees with restrictions



How to Report a Claim





When An Injury Occurs

Locate Medical Provider	Assist the injured worker in locating a medical provider from an Intact <u>Preferred Provider Organization</u> (PPO), <u>Medical Provider Network (MPN)</u> , or a designated physician based on jurisdictional guidelines.	
Seek immediate medical attention	Ensure the injured worker seeks immediate medical attention, if necessary.	
Intact contact & billing information	Provide the injured worker with Intact contact and billing information for their medical provider.	
Provide First Fill Card	Provide a pharmacy First Fill Card, which allows the initial prescription to be filled without the out-of- pocket expense for the injured worker.	
Report	Report the claim to Intact within 24 hours.	



Claim Assignment





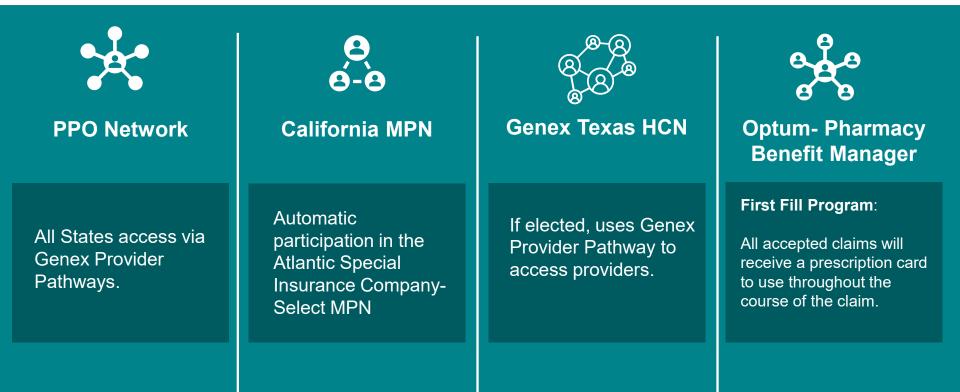
Claim Handling

Medical Only Claims	 Focus in on securing and processing medical bills Closure target 90 – 120 days
Indemnity, Complex Medical or Subrogation Claims	 Fully investigate claim Ensure injured worker is receiving appropriate medical care Facilitate return to work in a transitional or full duty status Telephonic case managers or field case managers may be assigned Maintain ongoing insured and employee communication until claim resolution achieved
	Closure after the initial contacts have been made

Incident Only Claims



Medical Provider Network



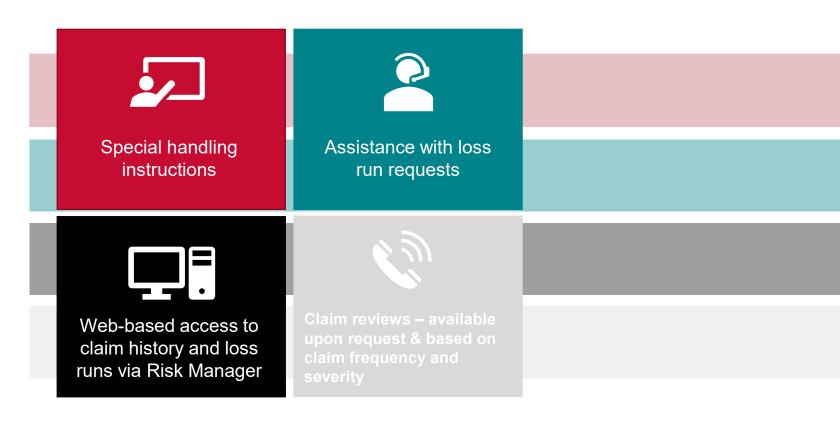


Cost Containment Resources

Medical Bill & Utilization Review	Preferred Providers diagnostic, medical equipment, physical therapy, home health care	Nurse case management telephonic or field nurses	
Catastrophic injury management	Intact's special investigations unit	Alternative Return to work programs	
Designated attorney panel	Intact subrogation specialist team	Staff Counsel California & New York	

Claims Services





Contacts & Quick Links









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Dedicated Workers Compensation Website

- workerscomp.intactspecialty.com
 - Employer Resources workerscomp.intactspecialty.com/WorkersComp /pages/resources
 - State Specific Resources
 workerscomp.intactspecialty.com/WorkersComp
 /pages/state/stateresources