

**Make the RIGHT  
Choice**

**FFVA MUTUAL**  
THE CHOICE FOR WORKERS' COMPENSATION

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**THE FFVA MUTUAL  
ADVANTAGE**

- Individually dedicated claims adjusters
- Lower adjuster caseload to ensure responsive claim service
- Average 10-day bill paying turn-around for medical service providers
- Medical review by professional staff nurse to ensure quality medical services
- Telephone calls returned same day
- “Expectations met or exceeded for 98% of FFVA Mutual’s insureds, according to a recent survey”

*Serving The Southeast Since 1956*



**CLAIMS  
MANAGEMENT**

**FFVA MUTUAL CLAIMS CENTER**

P.O. Box 945927

Maitland, Florida 32794

1-800-226-0666 or 321-214-5350

Fax: 321-214-0235

[www.ffvamutual.com](http://www.ffvamutual.com)

A+ Reinsurance Protection



**PHILOSOPHY**

FFVA Mutual's claims management takes an innovative and proactive approach to claims handling. Our decisive return-to-work strategy is the key to our success. This proactive strategy results in reducing insured claims cost.

**PROACTIVE CLAIMS MANAGEMENT**

- 24/7/365 Toll Free Claims reporting with a live receptionist during business hours
- Dedicated claims staff receive claims by phone and can authorize immediate care
- After hour claims reporting service available

THE **RIGHT** CHOICE FOR CLAIMS MANAGEMENT

**FFVA MUTUAL ADVANTAGE**

**BENEFIT TO EMPLOYER**

Claims adjuster experience averages 10+ years.	→	Experienced professionals proactively manage each claim.
Claim files per adjuster averages 125-130 which is 32.5% lower than the industry average of 200 claim files per adjuster.	→	Allows more frequent claim file review for possible early resolution and subsequent cost containment.
Assigned claims adjuster contacts newly insured employer within two weeks to introduce claim services. (accounts \$100,000+)	→	Employer knows: (1) who will be managing their claims, and (2) the cost-saving claim services provided by FFVA Mutual.
Individually assigned claims adjuster for each employer.	→	Employer has a designated point of contact who will manage their claims.
24-hour, 3-point contact for all reported claims (employer, injured worker, and medical provider)	→	Communicates a timely concern for providing appropriate care to injured workers.
Quarterly employer claims review (available to large premium size accounts)	→	Promotes a team approach between employer, agent, and claims adjuster for managing claim costs.
Proactive Return to Work program	→	Maintains employee morale. Helps avoid potential litigation and incurring additional claim costs.
Proactive payments to medical service providers within 10 days which is 66% faster than the allowable 30 day industry standard.	→	Injured worker receive checks timely, employer knows claims are being well-managed, and providers are responsive to claims staff.
Special Investigative Unit (SIU)	→	Investigates potential fraudulent claims to help control employer claim costs.
Bilingual staff	→	Accommodates FFVA Mutual's multi-cultural employers, injured workers, and medical providers.