

## 5 WAYS FFVA MUTUAL'S CLAIMS SERVICES BENEFIT EMPLOYERS

Our in-house expert claims team takes a hands-on approach to coordinate proper medical treatment, manage the claim process and help injured employees return to work quickly and safely.

These are the Top 5 Claims Solutions that help us stand out from other workers' comp carriers:

CLAIMS SOLUTIONS	BENEFIT TO EMPLOYER
 <p><b>DEDICATED CLAIMS TEAM</b></p>	<p>Every policyholder has a <b>personal relationship</b> with their adjuster - regardless of the number of locations or claim count. <b>Lower claim counts</b> (100-125) improves communication and provides additional time for adjusters to investigate claims and build trust with everyone involved.</p>
 <p><b>PERSONALIZED RETURN TO WORK</b></p>	<p>We work closely with the employer and injured worker to transition them back to work as soon and as safely as possible. Our reintegration process <b>reduces costs across the claim</b> and improves employee morale.</p>
 <p><b>EXPERIENCED ADJUSTERS</b></p>	<p>Our adjusters have an average of <b>10+ years of experience</b>. They know when to question a claim and when to champion it. Identifying the right path early on in the process lowers costs, and bringing in assistant adjusters streamlines the process to close claims quicker.</p>
 <p><b>LOW LITIGATION RATES</b></p>	<p>With litigation rates <b>50% below the industry average</b>, you can expect claims savings. Over the last four years, our litigation rates average below 9%.</p>
 <p><b>IN-HOUSE MEDICAL BILL REVIEW</b></p>	<p>Details matter. We go beyond fee schedules and PPO discounts to evaluate every medical bill for duplicates, up-coding and more. This results in <b>significant savings</b> that directly impact premium through lower experience modification rates.</p>

Even in the safest environments, workplace injuries happen. If and when they do, our claims Solutionists will be there for you every step of the way.

For more information, visit [www.ffvamutual.com](http://www.ffvamutual.com)