



Workers' Comp Solutionists

Relationships at Work



Workers' comp solutionists

FFVA Mutual is an insurance carrier specializing in workers' compensation since 1956. We insure all major industry groups, write business in AL, FL, GA, IN, KY, MS, NC, SC, TN, and will expand into Virginia later this year.

Our commitment to creating personal customer relationships with our agents and policyholders motivates us to deliver outstanding service every day. From proactive underwriting to safety and claim solutions, our employees help businesses improve safety practices, resolve claims quickly and return injured employees to work.

A-

Excellent Rating
by A.M. Best

10

Licensed States

59

Years of
Experience

301

Different Class
Codes Written

149K

Employees
Covered

So•lu•tion•ist [suh-loo-shuh-nist]

Noun: a person dedicated to providing solutions. Origin: solution + -ist



Why FFVA Mutual?

One Product. Focused On Your Success.

Many insurance carriers try to be all things to all people. What makes us different is our singular focus on workers' compensation and employees who are experts in their field.

A Refreshing Approach

Relationships matter. At FFVA Mutual, we are dedicated to developing lasting relationships with our customers through our hands-on approach to quality underwriting, safety and claim services.

Agents

Expect peace of mind when you partner with us. Our broad underwriting approach, financial strength, multi-state capability, high retention rates and online tools help our appointed agents grow their book of business with ease and confidence.

Employers

Look ahead and you'll never go back. Our policyholders rely on FFVA Mutual for trusted workers' compensation coverage year after year. When we insure your business, you receive more than a policy. You become part of a family supported by professionals who are committed to providing on-site, in-person safety guidance and training programs along with responsive claim handling if and when a workplace injury occurs.

Discover the Difference

Looking to insure your business? Visit ffvamutual.com and contact your insurance agent today to learn more about why FFVA Mutual is the solution for your company's workers' comp needs.

A photograph of two men in business attire shaking hands on a modern staircase with a dark metal railing. The man on the left is wearing a light blue shirt and dark trousers, while the man on the right is wearing a white shirt and dark trousers. Above the man in the white shirt are two decorative, curved arcs in orange and yellow, and another set of arcs in green and blue below them. The background is a bright, overcast sky.

We deliver workers' comp experiences that are second to none.

Safety and Loss Control

What sets FFVA Mutual apart is our hands-on approach to loss control provided by expert safety consultants. We offer a variety of services, training and resources at no additional cost to our policyholders.

Safety Services

- ▶ Ergonomic assessments
- ▶ Hazard identification
- ▶ Incident and accident analysis
- ▶ Industrial hygiene evaluations
- ▶ On-site and off-site training courses
- ▶ Regulatory compliance assistance
- ▶ Safety Key, an online toolkit
- ▶ Webinars

Training Courses and Events

Frequently requested courses include:

- ▶ Defensive driving
- ▶ First aid
- ▶ Hazardous communications
- ▶ Job hazard analysis (JHA)
- ▶ OSHA (10-hour and 30-hour) for construction and general industry
- ▶ Personal protective equipment (PPE)
- ▶ Recordkeeping
- ▶ Safety leadership boot camp

Unlock Safety Resources

Safety Key is an online area that provides access to:

- ▶ Customizable programs and policies
- ▶ Meeting materials, forms and checklists by topic
- ▶ Recorded webinars
- ▶ Safety program guides, general and by industry
- ▶ Workplace safety tips



Safer Workplaces = Fewer Claims + Lower Premium Costs



In-House claims solutions

Our experienced claims team members coordinate proper medical treatment, manage claims to minimize costs, and help injured workers return to work quickly and safely.

Claims Service Advantages

- ▶ 24/7 injury reporting
- ▶ Bilingual staff
- ▶ Reduced adjuster caseloads that enable increased response times
- ▶ Individually assigned claims adjuster for each employer
- ▶ Three-point contact (employer, injured worker and medical provider) established within 24 hours after notice of injury
- ▶ In-house medical bill reviewers to maximize claim savings and avoid duplicate payments
- ▶ Medical service provider payments that average 14 days versus the 30-day industry standard
- ▶ Nurse case manager who provides expertise to ensure quality medical services
- ▶ Proactive return to work process
- ▶ Special Investigative Unit (SIU) that researches suspected fraud cases
- ▶ Claims that result in litigation are less than 5%

Responsive claims handling. There when you need it.

Medical Bills. Expertly Reviewed.

FFVA Mutual's detailed medical bill review process reduces claim costs which directly impacts premium and experience modification rates. Last year, we reviewed more than 63,700 medical bills that resulted in over \$30 million in savings.

Eliminating Overpayments Creates Savings

How We Do It

- ▶ Compare usual and customary pricing
- ▶ Evaluate diagnosis related to medical records
- ▶ Examine medical records for accurate bill coding and review code modifiers
- ▶ Follow national guidelines: Medicare, NCCI, ODG
- ▶ Identify bundling procedures
- ▶ Maintain accurate billing practices and state regulatory updates through consistent staff training
- ▶ Monitor for duplicate billings
- ▶ Utilize medical limits and rulings

Medical costs typically amount to 60% of claim dollars paid.

Direct Benefits of Internal Bill Processing

- ▶ Built-in managed care without the additional cost
- ▶ Compliance with state regulations
- ▶ Convenient PPO network and pharmacy options
- ▶ Supervised treatment plans in conjunction with physician's recommendations
- ▶ Timely payments to medical service providers



Policyholder Benefits

Safety Consultant
Safety Guidance

Designated Claims Adjuster
Single Point of Contact

Exclusive Resources
Training, Webinars,
Online Materials

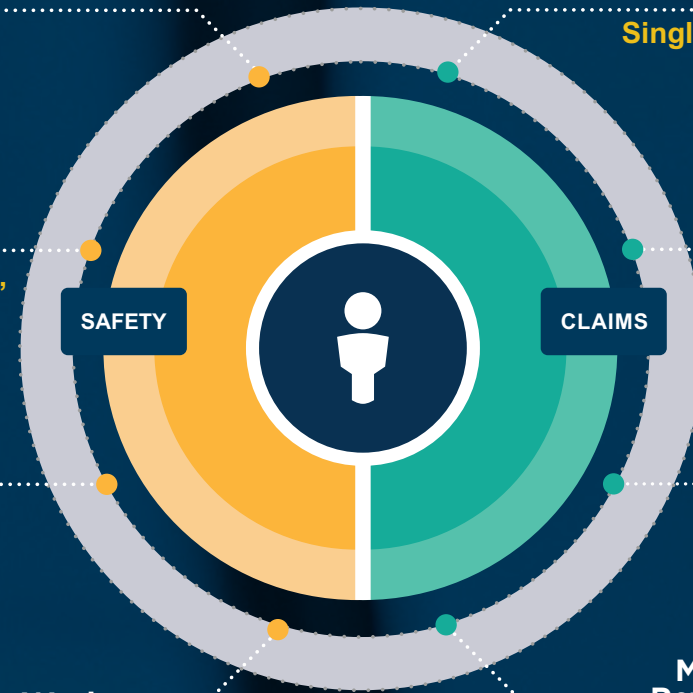
Special Investigations Unit
Reduce Fraud

Safety Program Development Assistance

Report a Claim 24/7
Bilingual Staff

Return to Work Proactive Approach

Medical Bill Review Team
In-House Experts



Exclusive safety and claims services for policyholders





Ways to Report an Injury 24/7

We encourage employers to report every claim to FFVA Mutual within 24 hours. Here's how:



CALL
800-226-0666



EMAIL
ClaimsNOI@ffvamutual.com



FAX INJURY REPORT
321-214-0235



LOGIN AND
REPORT ONLINE
www.ffvamutual.com

Return to Work Assistance

Implementing a Return to Work (RTW) program helps to transition an injured employee back to work as soon as possible.

Advantages of a RTW Program

- ▶ Decreases medical, legal and disability claim costs
- ▶ Increases employee morale and productivity
- ▶ Reveals potential fraud claims sooner
- ▶ Reduces lost time expenses
- ▶ May lower employer's experience modification factor

Recommended Best Practices

- ▶ Consistent communication is important for a successful RTW program
- ▶ Immediately report all workplace injuries
- ▶ Focus on the abilities and interests of the injured worker along with the recommendations of the treating physician when determining modified duty assignments
- ▶ Share your RTW program with employees so they know what to expect

Improve employee morale and reduce claim costs with a Return to Work Program



Relationships at Work



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Customer Service
321-214-5300 or 800-346-4825
Claims Support
321-214-5350 or 800-226-0666

Thank you to the FFVA Mutual employees and policyholders featured in this brochure.