

## CASE STUDY

# FIND OUT HOW OUR TEAM REDUCED INCURRED COSTS BY OVER 20% FOR LOST-TIME CLAIMS AND ACHIEVED SHARED SUCCESS

Gallagher Bassett partnered with this large regional grocer for more than 13 years, revising their risk program to reduce incurred costs, duration on lost-time claims, and attorney involvement.

## MARKET-LEADING EXPERTISE

Gallagher Bassett took a partnership approach to advocate, innovate, engage, communicate, and execute with a new risk manager and national broker to understand the business and surface challenges. GB also worked to develop specific and measurable objectives focused on driving better outcomes. Our dedicated Retail Client Services Manager worked closely on the ground with the client to deliver mutual success through collaboration and expertise.

## HOW WE APPROACHED THIS CHALLENGE



Timely contact with each injured worker, employer, and medical provider within one business day of receipt of claim



Thorough investigation of claim completed within 14 days of receipt of claim



Detailed, concentrated effort made to return the injured worker back to work



Timely payment of indemnity benefits and medical bills



Reserves reflective of probable outcome of claim



Meaningful direction from supervisor given to resolution manager



Data integrity and accuracy (attorney rep flag, in-suit flag, subrogation, etc.)

TO ACHIEVE THESE OBJECTIVES, GB'S CLIENT SERVICES AND CLAIM OPERATIONS TEAMS INITIATED A GAME PLAN TO ENSURE FLAWLESS DAY-TO-DAY CLAIMS EXCELLENCE AND ROBUST, MEANINGFUL REPORTING.

Real-time data was utilized from GB's Claim Strategy Dashboard, which also helped quickly identify claims with the potential for high complexity.

Additionally, the GB Client Services team facilitated calls to review program changes, requirements, updates on performance targets, and recommendations. Meaningful stewardship discussions were also held to highlight the tremendous, outcomes focused effort and success.

This approach resulted in the following outcomes for our partner at 12 months:



Decreased average lost workdays **by 21.7 days**



Decreased average incurred costs **on lost-time claims by 20.3%**



Decreased average incurred medical costs on **lost-time claims by 17.6%**



Increased **closures by 12.9%**



Decreased average incurred **lost-time and MO claims costs combined by 5.2%**



Reduced average claim duration on **lost-time claims by 14.9 days**



Decreased attorney involvement **on claims by 40%**



Decreased average expenses incurred **on lost-time claims by 20.6%**



Decreased average attorney fees **by 38.3%**

Find out how we can work with you to decrease your total claim cost and duration of lost workdays. Connect with us today.

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