

# Workers' Compensation Diagnostic Report

Use your claim history to shape your claim future



*Zurich HelpPoint* is here when it matters most to help you reduce your workers' compensation loss costs with the industry's most comprehensive benchmarking and loss analysis tool – and the right team to help you use it.

We developed the Workers' Compensation Diagnostic Report to give our customers of all sizes greater insight into your company's workers' compensation claim history – where problem areas may lie and how you compare to others in your industry. Our underwriting, claims and risk engineering professionals help you interpret the data and then work with you to make adjustments in your operations and put programs in place that can help prevent future losses.

## Benefits from using the report

Our Diagnostic Report can help you:

- Focus prevention and other controls where they'll have the most impact
- Improve your reaction time – identify problems and address them faster
- Lower your experience modification
- Reduce costs on loss sensitive programs
- Reduce collateral needed on loss sensitive programs

## Information contained in the reports

We believe our Diagnostic Report is the most comprehensive of its kind – 18 separate metrics clearly display your data in ways that will help you pinpoint issues that could be driving up both your direct and indirect claim costs.



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### Here are just a few examples:

#### Top 10 Claims by Total Reported Loss

This report displays your top 10 most expensive claims and can help you spot trends, such as significantly higher costs in a particular jurisdiction.

#### Tenure of Claimant

This report shows claim counts and total reported losses grouped according to the claimant's length of employment in years. By looking at this report and the makeup of your workforce, our team can help you see if certain corrective actions, such as more focused training or better supervision of newer employees, could help reduce your loss costs.

#### Employee Report Lag

This report shows lost-time claims counts and total reported losses based on the lag time between injury and reporting to the employer. You can use this report to pinpoint delays in the reporting process and close those gaps – experience has consistently shown that longer reporting lag times lead to higher claim costs.

## What you can do with the information

The Diagnostic Report can help you make numerous business decisions, such as

- Comparing savings among medical providers
- Developing or improving a return-to-work program
- Incorporating processes to reduce lag time
- Determining where activities in your operations may be increasing accidents (e.g., an increase in accidents on delivery days)
- Focusing prevention efforts on injuries that are most prevalent in each location
- Selecting jurisdictions for expanding your business based on medical costs in the area

## How to get a report

If you're a Zurich customer, talk to your Zurich representative. Of course, you need to have some loss history with Zurich in order for the report to be useful.

To learn more about the report and see samples, visit our website at [www.zurichna.com](http://www.zurichna.com) and select Workers' Compensation on the Products page.

#### Zurich

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