



# Washington state fund claims solutions

*Sedgwick has the expertise to meet the specific needs of businesses with state fund exposure in Washington. Our claims management solutions give customers a unique combination of industry best practices and advanced technology.*

Our expert claims team understands the requirements of the Washington State Department of Labor and Industries (L&I) and helps ensure a smooth claims process for state fund employers. Our philosophy is simple – manage the process in a cost-effective way that will drive claims resolution.

## Communication

Communication is a key component of the successful relationships we have with our customers. Our offices in Seattle and Spokane are fully staffed with examiners who have jurisdictional expertise and ensure consistent communication during the claims process. When an injury is reported, our claims professionals complete the initial contact with the employer, L&I adjudicator and treating physician. We maintain ongoing communication throughout the life of the claim, and our team has online access to the L&I claim and account center.

## Claims investigations

In addition to the typical red flags that a claim may display, Sedgwick's team will review the report of injury from the supervisor and the injured employee, and check the accident report for any physician notes describing previous injuries. If it appears the claim resulted from safety issues, loss control is notified to investigate. If warranted, our claims representative will request that an L&I investigator be assigned to the claim.

## Online real-time claims access

Our proprietary viaOne suite of tools provides clients and their employees with convenient, secure online access to real-time claims information. Users can see all claims correspondence, conveniently add claims of interest to a user-defined Watch List, and view detailed claims information including notes and absence data via easy-to-use tabs and screens.

## Stay at Work coordination

Sedgwick assists employers with the L&I Stay at Work (SAW) program, which provides reimbursements for businesses that offer temporary, light duty work for injured employees. Through the program, eligible employers are reimbursed for 50% of base wages for up to 66 days or \$10,000 per claim, and some of the costs for training, tools and clothing the employee needs to do the light duty work. Our examiners coordinate and track SAW recoveries and assist in submitting reimbursements through the program.

## Benefits for employers

In addition to our technology and claims expertise, we also provide other key benefits for employers that partner with us to manage workers' compensation claims including:

- Accident prevention and safety programs to reduce claim frequency and severity
- Prompt investigations to determine compensability and ensure claims are carefully evaluated before reserves are set
- Systematic evaluation of open cases to ensure quality control
- Coordination of corporate legal counsel, private investigation, case management and/or vocational experts to bring complex cases to resolution
- Claim reports and comprehensive loss statistics customized to meet employers' needs
- Representation to the Board of Industrial Insurance Appeals — Sedgwick provides assistance through the mediation phase; should an employer want to pursue the matter to a hearing, legal counsel would be needed

### Expertise

- Our best practices are supported by quarterly jurisdictional and regulatory reports showing team performance trends
- We maintain certification and license requirements
- Our group programs cover the following industries: manufacturing, retail/wholesale/professional services, hospitality, and facilities and property management
- Our team provides risk control consulting services such as safety training, safety and ergonomic surveys, web-based training, industrial hygiene sampling and noise surveys

### Key advantages

- Our claims colleagues have more than 150 years of combined local jurisdictional experience
- Clients have online access to our viaOne claims management tool to view real-time information
- Our loss control services are available through local consultants statewide
- Claims are administered following a set of established best practices
- Safety Academy Certification program

## About Sedgwick

Sedgwick is a leading global provider of claims management, loss adjusting and technology-enabled business solutions. The company provides a broad range of resources tailored to clients' specific needs in casualty, property, marine, benefits, brand protection and other lines. At Sedgwick, caring counts; through the dedication and expertise of 33,000 colleagues across 80 countries, the company takes care of people and organizations by mitigating and reducing risks and losses, promoting health and productivity, protecting brand reputations, and containing costs that can impact performance.

Our core values:

- Empathy
- Accountability
- Inclusion
- Collaboration
- Growth

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To learn more about our Washington state fund claims solutions, contact:

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