

# CLAIMS ADMINISTRATION

ARS is dedicated to controlling workers' compensation expenses by actively managing each aspect of the claim. We begin by utilizing an on-line reporting system to ensure claims are immediately reported. Our staff is available 24 hours, 7 days a week to handle reporting of all workers' compensation claims. Statistics show that each day a claim is delayed in reporting adds 3% per day to the total cost of the claim.

ARS focuses on claim management to make sure the most efficient and effective resolution is achieved. Immediate reporting is critical to cost reduction, it triggers immediate claim management and allows us to direct medical. This also allows us to start the claim investigation process while the facts are still fresh, obtaining recorded statements as necessary from claimants, witnesses or co-employees. Following the investigation, a current action plan is maintained on all files.

We are committed to developing a partnership with our clients. We understand the value of the information the employer can contribute to the process. ARS aggressively investigates all claims to determine compensability, based on communication with the employer. We pride ourselves on paying legitimate claims and pro-actively denying fraudulent claims.

Due to our experience with self-insured clients, we recognize it is the client's money, however, we treat it as if it were our own. ARS provides cost containment through two on-site medical bill analysts, as well as a nurse case manager. By utilizing a variety of networks, we obtain the deepest discounts available.

ARS maintains a high standard of customer service by providing professional claims adjusters on an account management basis. Each account is provided sufficient support staff to provide the best possible service on each and every claim. The basis of our high level of competence is our education, training and experience in investigating, adjusting and managing claims.

DEDICATED TO CUSTOMER SERVICE