



Claims Management Questions For Prospective New Carrier

1. What is the experience level of the staff providing claims services?
2. What is the average case indemnity load of your adjusters?
3. Is your staff dedicated to working with Wisconsin Public Schools?
4. How many years has your company been servicing Wisconsin Public Schools?
5. Does your company provide online reporting?
6. What is the process for contact after a claim has been submitted?
7. Name three Administrative Law Judges you have had hearings in front of? What was the outcome?
8. Does your company use nurse case managers? When?
9. When will a claims adjuster use the services of a nurse case manager?
10. Does your company assist in developing Return To Work policy and procedures to minimize indemnity claims?
11. How has the revised split point mod calculation impacted experience ratings?
12. What is the philosophy of your company on using an Independent Medical Exam (IME) vs Medical Records Review vs Peer Reviews?
13. When will an adjuster use surveillance in the defense of a claim?
14. Under what circumstances will your claims adjuster employ a third party subrogation claim?
15. How has the Lewellyn v. Industrial Commission case impacted workers compensation in Wisconsin?
16. What is your experience with applying 102.57 of the Statute? Has your company used this in defense of a claim?
17. What law firms does your company utilize for defense of workers compensation claims?
18. Does your company provide a free pre-litigation legal service for policyholders?
19. What is your experience in managing claims that occur outside the State of Wisconsin?
20. How does the extraterritorial provision of the Workers Compensation Act affect claims outside the State?
21. What is an idiopathic defense in workers comp?
22. What is the Employers Liability Limit provided by your policy?
23. Do you have excess or umbrella coverage over underlying policy?
24. How does a 66.0301 Cooperative agreement where two schools share an employee, impact who provides workers compensation coverage under Statute?
25. What is the AM Best rating for the carrier providing the workers compensation coverage?
26. What is your company's position on sub-contractors that the policyholder does not obtain a certificate of insurance from them?