

# Optimizing Outcomes

The CSS Approach and Advantage to Claim Management



Powered by industry-leading expertise, state-of-the-art technology, a people-first philosophy and a data-driven approach, Constitution State Services (CSS) consistently delivers strategic claim management solutions that are engineered to achieve optimal outcomes for our customers. **From claim intake to resolution, we deploy the right resources for the right claim at the right time.**



### Data-Driven Analysis

Data-driven analysis helps predict the likelihood of attorney involvement, proactively identifies cost containment opportunities and sets realistic expectations for customers and claimants



### Investigative Expertise

Industry-specialized medical professionals, field investigators and forensics experts detect fraudulent claims and assist legal counsel



### Severity Management

Partnership with medical billing, life care planning, radiology and legal experts provides a comprehensive, unbiased view of issues and opportunities



### Cultural Advantage

Localized Spanish-speaking Claim professionals and case managers bridge language barriers

## WORKERS COMPENSATION

Our solutions are designed to help ensure that injured employees receive the best, medically appropriate care while controlling cost and lost time.



### 24/7 Nurse Triage Hotline

A single point of contact for early intervention and access to medical advice throughout the claim process

### Pharmacy Management

Over 60,000+ in-network pharmacies supplying free, immediate “first-fill” prescriptions, plus targeted medical authorization and directed interventions

### Telehealth & Telemedicine

Providing immediate, 24/7 access to the right level of quality care from medical staff who understand workers comp

### Medical Network Strategy

Strong partnerships with preferred providers, concierge nurses, certified managed care networks and a focus on the future of medical interventions

**\$160M+** in medical bill savings for SMART members in 2020<sup>1</sup>

**69%** average return to work within 30 days<sup>2</sup>

**15%** reduction in total payout when using Nurse Triage<sup>3</sup>

**2-day** average decrease in claim lag time reported 6 months out<sup>4</sup>

## GENERAL LIABILITY

Our proven GL claim model combines data analysis, technology and litigation expertise to avoid trial or provide a vigorous defense should a claim advance to suit.



### Proactive Trial Prep

Strategic defense planning, including mock trials, opposing attorney research, early counsel selection and predictive outcome modeling

### Products Liability Strategies

Our legal, medical and investigative experts are equipped to handle any level of claim, ensuring that you pay only what is owed and receive unparalleled customer service

### Large Loss Governance

Major case teams with claim and technical expertise collaborating to pursue early resolution strategies and develop bench strength

**90%** of claims resolved without advancing to suit<sup>5</sup>

**73%** successful trial verdicts, with 7% coming in at less than the last offer<sup>6</sup>

**80%** of claims closed at 6 months and stay closed<sup>5</sup>

**60%** of claims voluntarily withdrawn or denied for no legal liability<sup>5</sup>

## AUTO LIABILITY

We work tirelessly to put the brakes on fraudulent claims, reduce attorney and trial involvement, and minimize the impact of property damage and bodily injury.



### Subrogation Recovery

Dedicated specialists use data to predict subrogation potential and help ensure that our customers pay only what is owed



### Low Velocity Impact

Early identification of low-impact claims aggressively build pre-suit defense to help minimize overall exposure



### Vehicle Appraisal Tools

Self-service options for locating repair facilities and virtually inspecting vehicle damage for quicker claim resolution

### Heavy Fleet Expertise

Strategic partnerships with designated auto bodily injury experts throughout the U.S., specifically trained to handle the challenges of heavy truck claims

**RISK READY**

To learn more about how we can help optimize your claim outcomes, contact the CSS representative in your region.

<sup>1</sup> 2020 Calendar-year medical bill spend  
<sup>2</sup> Travelers national accounts 12-month average, 2018 to 2020  
<sup>3</sup> TravCare® 2018-2019  
<sup>4</sup> Loss sensitive years 2013-2018 at 18 months  
<sup>5</sup> 2019 GL claims closed in 2019, excluding incident only  
<sup>6</sup> 2019 GL claims closed in 2019, excluding incident only