

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 2020¹

69% average return to work within 30 days²

15% reduction in total payout when using Nurse Triage³

2-day average decrease in claim lag time reported 6 months out⁴

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 suit⁵

73% successful trial verdicts, with 7% coming in at less than the last offer⁶

80% of claims closed at 6 months and stay closed⁵

60% of claims voluntarily withdrawn or denied for no legal liability⁵

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.

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