

CASE STUDY

HOW WE CLOSED NEARLY 100% OF RUN-IN CLAIMS IN TWO YEARS

Gallagher Bassett (GB), a national broker, and a leading lawn care company achieve superior results based on collaboration, shared goals, and measurable success metrics.

Introduction

A GB client since 2017, this national leader in professional lawn care needed a claims and risk management partner that could support its goal of driving sustainable long-term growth and responsibly supporting their people and customers while also reducing their total cost of risk (TCOR).

Based on extensive experience working with large-scale companies, GB worked with the broker partner to identify the following opportunities for program improvement, understanding that execution against these three objectives would support the organization's goals and favorably impact TCOR:

- 1. Create** a partnership built on meaningful analytics capabilities to drive strategy and support the risk management team's decisions
- 2. Improve** the medical management program, specifically network penetration
- 3. Reduce** the number of legacy workers' compensation claims

GB's Approach

1. Creating a Partnership

The strategy started with a focus on partnership. The client's team met with GB's Resolution Managers and Supervisors to set expectations, review high-level priorities, and establish a personal connection. This created a team-oriented mindset built on GB's expertise and service excellence.

Leveraging the award-winning RMIS platform, Luminos, GB designed custom interactive solutions, including a Claim Strategy Dashboard and Monthly KPI Dashboard to focus quarterly claim reviews, covering topics such as:

- Workers' compensation
- Auto liability
- General liability
- Insights on exposure
- Jurisdictional issues
- Streamlining strategies

These dashboards empowered the collective team to proactively identify areas for improvement and create targeted strategies to address any gaps.

2. Improving Medical Management

To address the opportunity associated with increased network penetration, the GB Analytics Team created an Out-of-Network PPO report. This reporting functionality and its insights assisted the client in identifying which locations had the most opportunity for penetration in "Direction of Care" states.

3. Establishing a Strategy to Improve Outcomes and Close Open Legacy Claims

GB developed a Safety Focus Program that flags the branches with higher claim volumes and claim dollars for the regional leadership's awareness. GB also helped institute a 12-month safety improvement plan for each identified branch, including targeted training and accountability calls to reduce employee injuries, claim counts, and claim dollars.

Our team consistently provided innovative risk management strategies and product enhancements to drive program improvement, including:

- **GBCARE Clinical Guidance:** A medical management platform with a suite of solutions to deliver the highest impact on both recovery and claims outcomes.
- **Luminos Expanded Functionality:** Extended RMIS platform functionality to address industry-specific needs and offer holistic program management.
- **OSHA Advocacy:** An extended Luminos feature that helps clients track OSHA-recordable incidents for better recordkeeping and compliance.
- **Major Case Unit (MCU):** A team of seasoned transportation claims professionals who exclusively handle complex and high-severity auto liability claims.

The Results



1,355
TOTAL LEGACY CLAIM
COUNT OVER 24 MONTHS



28
NUMBER OF OPEN LEGACY
CLAIMS AFTER 24 MONTHS

LEGACY CLAIMS (Program years 1 & 2, plus run-in claims)		PERCENT CLOSED BY MATURITY			AFTER 24 MONTHS	
Setup year	Claim Count	6 mo.	12 mo.	24 mo.	Closure	Current Open
Run-In	98	1%	43%	82%	93%	7
YEAR 1	608	87%	87%	96%	99%	4
YEAR 2	649	90%	90%	97%	97%	17
Total	1,355	73%	85%	95%	98%	28

*(excl. \$15 or less)

Conclusion

By building a collaborative partnership with both the client and broker, streamlining operational intake processes, leveraging GB's run-in claims expertise, and optimizing for efficiency, our dedicated team was able to implement a sustainable framework to successfully close run-in files and deliver superior outcomes on an ongoing basis.