



## INTEGRATED MEDICAL COST MANAGEMENT SOLUTIONS

# Nurse Case Management

The costs of medical management, treatment and rehabilitation make up a large portion of total loss costs. Travelers has invested in in-house medical expertise to help lower your total cost of risk.

### Specialised resources

**Dedicated Travelers nurses partner** with Claim professionals to provide critical insights on medical injuries, causation, necessity and need for future medical treatment.

**Travelers' state-of-the-art medical tools** and resources arm our Claim and nurse professionals with critical knowledge, which allows them to evaluate and resolve claims and effectively manage medical costs.

**Medical record summarisation** process, performed by medical professionals rather than solicitors, provides an organised chronology and history of the medical treatment on complex claims.

**Streamlined rehabilitation services** help ensure early intervention treatment so that nurses are assigned early in the process to provide maximum value and are well equipped to handle minor injury claims such as strains or sprains, to life-changing catastrophic injuries such as spinal cord damage.

When necessary, our nurses refer injured employees to quality specialty providers who have the skills appropriate to provide the best possible claim outcomes.

### Workplace injuries

- Many businesses underestimate the costs of day-to-day accidents and injuries. As well as the potential for increased insurance premiums and compensation payments, there are hidden costs such as loss of production, retraining, overtime or recruiting additional staff. Our comprehensive rehabilitation process can help control hidden costs and protect your bottom line
- We help manage the challenges of a workplace injury, which contributes to a better claim experience for injured employees and improved loss outcomes for our customers
- Our rehabilitation programme assists with proactive return to work which is assessed at the earliest stage of medical intervention

### Large Loss Case Management

Our Medical professionals have the expertise to partner and consult on our largest and most complex losses.

- Early intervention on serious injuries to ensure the correct medical-legal plan is in place
- Ability to attend case management meetings on behalf of our customers to ensure opportunities are maximised to provide the appropriate treatment at the right cost