



Start-to-finish predictive analytics for better workers' compensation claims management

Forecasting severity and guiding claims management with powerful predictive analytics

Containing the expenses of complex claims has always been a struggle for workers' compensation insurers. A claim's severity can escalate from first report of injury as the case develops, causing costs to increase. wcNavigator® gives you accurate, start-to-finish predictive analytic support so you can apply the right resources to resolve claims cost-effectively.

wcNavigator offers:

- **rescoring** as new information is received so you can make informed decisions from first report of injury through claims resolution
- **rank-ordered severity score drivers** that provide insights into the reasons behind the severity score
- the ability to **integrate prescription and medical data** directly from your PBM and MBR providers
- **pharmacy alerts** that notify case managers when severity-driving prescriptions are filled

Detect hidden issues using comprehensive industry data

Insurers need a reliable way to identify difficult claims before costs spiral out of control. Expenses may unexpectedly surge because of many factors, including unnecessary treatment, comorbidities, use of certain medications, and more. Detecting these problematic claims may be difficult because the clues can be hidden in stacks of medical records, PBM (pharmacy benefit manager) and MBR (medical bill review) reports, and more. With mounting caseloads, adjusters may find it difficult to identify the true cost of claims early on. wcNavigator is the only predictive model in which Verisk-aggregated data supplements your historical data—providing a more powerful solution for managing your claim costs.

Personal Injury Protection (PIP) Triage

The PIP Triage function of wcNavigator analyzes claim data to predict PIP medical and wage exposure severity. The feature monitors and updates severity scoring nightly from first notice of loss until closure and includes severity score drivers. This service helps adjusters identify problem claims with potentially costly BI exposures sooner, ultimately helping lower loss and expense costs.



Accurate scoring from day one –and throughout the life of a claim

What if you could see at a glance that an incoming injury report could lead to a costly “exploding claim”? Now you can. wcNavigator provides a severity score that helps your staff better manage even the most complex workers’ comp claims. In fact, customers find that the solution identifies high-severity claims sooner than their adjusters do. Early identification facilitates quick intervention that in turn can reduce total spend on severe claims as well as facilitate a more expeditious settlement. When managers know that a claim is potentially volatile, they can ensure that the right resources are applied to oversee costs, treatments, and medications more closely. In addition, wcNavigator keeps evaluating the details of the case, modifying the score as more details emerge.

wcNavigator can provide an average return on investment of

35 to 1

based on early identification of severe claims

More data means more accuracy and better insights

wcNavigator offers data insights from millions of workers’ comp claims. When it comes to predictive analytics, using large volumes of data is critical for building accurate models. The powerful analytics in wcNavigator, combined with our millions of industry claims, will empower your team toward more efficient claims processing, better reserving, increased consistency, and greater customer satisfaction.



wcNavigator can deliver:

- improved efficiency and effectiveness through a streamlined scoring and assignment process
- swift identification of potentially volatile claims and appropriate handling from inception
- fewer unnecessarily severe cases and reassignments
- improved claim results and lower loss ratios



Find Out More

Get or information about how we can assist you with managing claims and compliance, cost mitigation, or claims analysis, please contact:

CasualtySolutions@verisk.com / [+1-866-630-2772](tel:+1-866-630-2772) / [verisk.com/wcnavigator](https://www.verisk.com/wcnavigator)



Start-to-finish predictive analytics for better workers' compensation claims management

Forecasting severity and guiding claims management with powerful predictive analytics

Containing the expenses of complex claims has always been a struggle for workers' compensation insurers. A claim's severity can escalate from first report of injury as the case develops, causing costs to increase. wcNavigator® gives you accurate, start-to-finish predictive analytic support so you can apply the right resources to resolve claims cost-effectively.

wcNavigator offers:

- **rescoring** as new information is received so you can make informed decisions from first report of injury through claims resolution
- **rank-ordered severity score drivers** that provide insights into the reasons behind the severity score
- the ability to **integrate prescription and medical data** directly from your PBM and MBR providers
- **pharmacy alerts** that notify case managers when severity-driving prescriptions are filled

Detect hidden issues using comprehensive industry data

Insurers need a reliable way to identify difficult claims before costs spiral out of control. Expenses may unexpectedly surge because of many factors, including unnecessary treatment, comorbidities, use of certain medications, and more. Detecting these problematic claims may be difficult because the clues can be hidden in stacks of medical records, PBM (pharmacy benefit manager) and MBR (medical bill review) reports, and more. With mounting caseloads, adjusters may find it difficult to identify the true cost of claims early on. wcNavigator is the only predictive model in which Verisk-aggregated data supplements your historical data—providing a more powerful solution for managing your claim costs.

Personal Injury Protection (PIP) Triage

The PIP Triage function of wcNavigator analyzes claim data to predict PIP medical and wage exposure severity. The feature monitors and updates severity scoring nightly from first notice of loss until closure and includes severity score drivers. This service helps adjusters identify problem claims with potentially costly BI exposures sooner, ultimately helping lower loss and expense costs.



Accurate scoring from day one –and throughout the life of a claim

What if you could see at a glance that an incoming injury report could lead to a costly “exploding claim”? Now you can. wcNavigator provides a severity score that helps your staff better manage even the most complex workers’ comp claims. In fact, customers find that the solution identifies high-severity claims sooner than their adjusters do. Early identification facilitates quick intervention that in turn can reduce total spend on severe claims as well as facilitate a more expeditious settlement. When managers know that a claim is potentially volatile, they can ensure that the right resources are applied to oversee costs, treatments, and medications more closely. In addition, wcNavigator keeps evaluating the details of the case, modifying the score as more details emerge.

wcNavigator can provide an average return on investment of

35 to 1

based on early identification of severe claims

More data means more accuracy and better insights

wcNavigator offers data insights from millions of workers’ comp claims. When it comes to predictive analytics, using large volumes of data is critical for building accurate models. The powerful analytics in wcNavigator, combined with our millions of industry claims, will empower your team toward more efficient claims processing, better reserving, increased consistency, and greater customer satisfaction.



wcNavigator can deliver:

- improved efficiency and effectiveness through a streamlined scoring and assignment process
- swift identification of potentially volatile claims and appropriate handling from inception
- fewer unnecessarily severe cases and reassignments
- improved claim results and lower loss ratios



Find Out More

Get or information about how we can assist you with managing claims and compliance, cost mitigation, or claims analysis, please contact:

CasualtySolutions@verisk.com / [+1-866-630-2772](tel:+18666302772) / verisk.com/wcnavigator

