



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

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## Forecasting severity and guiding claims management with powerful predictive analytics

Workers' compensation insurers have long struggled to contain the costs of complex claims. At first report of injury, determining severity is critical for triage and management. As cases develop, identifying factors that could increase claim severity is critical for the right resources to be applied to the claim. wcNavigator® provides accurate, start-to-finish predictive analytic support for workers' compensation claims.

## Detect hidden issues using comprehensive industry data



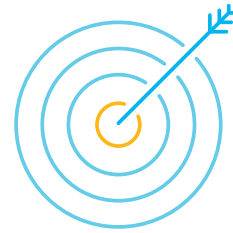
Insurers need a reliable way to identify difficult claims before costs spiral out of control. Expenses may unexpectedly surge because of many factors, including unnecessary treatment, comorbidities, use of certain medications, and more. Detecting these problematic claims may be difficult because the 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 ISO-aggregated data supplements your historical data—providing a more powerful solution for managing your claim costs.

### wcNavigator offers:

- **continual 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

## Accurate scoring from day 1—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 24 percent of high-severity claims sooner than their adjusters do. Early identification facilitates quick intervention that in turn can reduce total spend on severe claims by 10 percent on average. 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 daily, modifying the score as more details emerge.



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## 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

## wcNavigator success stories by the numbers

**88%** Pilot studies show the solution can identify 82% of high severity claims at first notice of loss and predicts claim severity at closure for **88%** of high severity claims by day 30.

**40** In a closed-file study, wcNavigator detected high-severity claims **40 days** sooner than adjusters.

**35:1** By finding potential large losses sooner, wcNavigator can yield a return on investment of **35:1**.

**10%** wcNavigator early-severity identification facilitates quick intervention that can reduce total spend on severe claims by **10 percent** on average.


### Find Out More

For information about how ISO Claims Partners can assist you with managing claims and compliance, cost mitigation, or claims analysis, please contact:

 Ellen Heiber | National Account Executive

 [verisk.com/insurance/products/wcnavigator](https://verisk.com/insurance/products/wcnavigator)

 [Ellen.Heiber@verisk.com](mailto:Ellen.Heiber@verisk.com)

 1-866-630-2772

