



A State Auto company

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CompChronicles

Issue 1

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OSHA (state links can be accessed from here):

osha.gov
cdc.gov/niosh/

Medical provider

talispoin.com/cvty/rtwin

RTW PlaceRite®

Off site return to work options

rtwi.com/placerite

Did you know?

Each time you provide return to work for an injured worker you earn 70% medical only discount for that claim?

If a claim incurs indemnity (lost wages from injured workers not working in a light duty capacity, or the settlement from a litigated claim), you the employer forfeit the National Council on Compensation Insurance (NCCI) 70% medical only discount on that claim.

In a partnership with RTW, ID15® (our predictive modeling tool), nurse case management and return to work enable us to position ourselves from day one to contain each claim to medical only.



Dear CompChronicles



Dear CompChronicles:

Will incorrect classifications on a claim affect my experience mod?

-Worried

Dear Worried:

Incorrect job class codes will not impact your specific experience modification factor for a renewal. However it is important that each

First Report of Injury indicate the correct classification. This is because the data for all claims incurred nationally is reported and analyzed to calculate the Expected Loss Rate for a specific state and classification.

Dear CompChronicles:

I heard that you have a pre-screening tool that we can utilize. How does that work?

-Curious

Dear Curious:

Our pre-screening tool is called RTW SelectRite®. This tool allows you to select the right employees, and avoid potential hires that have "high risk" claim tendencies and behaviors that have been proven to drive up the cost of your workers' compensation. This tool will identify four high risk behaviors: theft,