

At East Coast Risk Management, we understand how challenging it can be to make sure you're staying on top of your claims. Having had much success in increasing client retention, lowering loss ratios and accumulating sales, we will work with you from start to finish in order to configure solutions that are specifically designed for your business' needs. Take a look below to learn more about commonly asked questions regarding claims management.

1. *I have a claims adjuster appointed by the insurance company, why do I need ECRM to help me?*

- With ECRM, we become an advocate for the client! We advocate for the clients' best interest and protect their bottom line. We streamline all communication, enhance the investigation process, watch out for fraudulent claims and push to get the right resolution of each claim.

2. *I don't agree with the reserve the adjuster placed on my file. Can you help with that?*

- Yes! At ECRM we have a proven track record of success and in 2019 had reserve reductions exceeding over \$8 million dollars.

3. *What is ECRM's claim philosophy?*

- Our philosophy is that we are "fearless, but not reckless." We fight hard to get a fair and just resolution to every claim. We believe not every claim should be paid if our client isn't at fault, yet we understand the delicate balance between expense dollars and settlements.

4. *Why is a return to work program so important in workers' compensation claims?*

- Having a return to work program benefits the employees in many ways such as a shorter recovery time, sustained job skills and employees and their families are happier and more financially secure. A return to work program also helps the employer with insurance premiums, reduced costs associated with turnover and better morale. We help our clients develop programs that keep employees performing meaningful tasks in almost any situation.

5. *What is the experience modification rating and how could it impact me?*

- The "EMR" is a tool used to adjust your workers' compensation premium based upon claim history. Just one over paid claim can spike an EMR, which can have a devastating effect on some. A higher EMR means higher premiums, but it can also mean loss of work if your customers rely on it as a safety measure.

6. *What is a "panel provider" and why should I care?*

- In Pennsylvania, employers have the right to establish a list of designated health providers for work injuries. These providers are called the "panel provider." Having a panel that is familiar with your operations and return to work policy is crucial to the health of your employees and in controlling WC costs. We score every medical provider we encounter to ensure we are giving you and your employees the best providers.

7. *How does ECRM help when my commercial vehicle is damaged?*

- Commercial vehicles are specialized vehicles and often customized to the needs of the operations. Locating a repair facility that can provide the proper estimate of repairs can be challenging and we can help! In addition, there could be loss of use and income associated with the downtime during repairs. We are always looking out for the best interests of our clients.

8. If ECRM is representing me, do I need to report my claim to both ECRM and the insurance carrier?

- No. At ECRM, we make the process painless. We use a [customized online portal](#) for you to submit every claim to us. We will report it to the carrier for you with investigation suggestions and note anything that may seem "off."

9. What kind of claims training does ECRM provide?

- We can provide customized incident investigation training to help your employees capture short lived evidence, return to work policy training, claim reporting training and subrogation training to help get your money back from in house vehicle repairs.

10. How do I know my claim consultant is qualified to handle my claim?

- We pride ourselves on hiring the best of the best. We hire highly experienced and well-trained consultants with proven track records of success. We assign each claim based on complexity and severity, so you never have to worry.