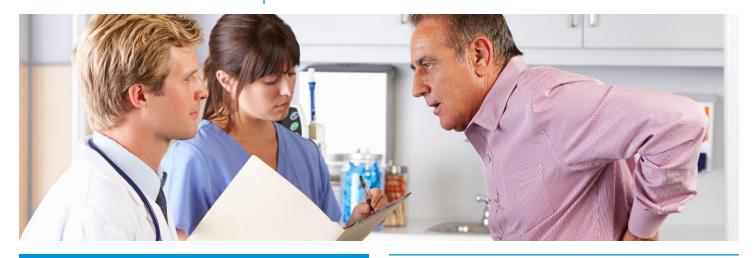
## Workers' Compensation KEYSTONE<sup>®</sup> Claims Management



Keystone offers work comp claims management for partners seeking to differentiate themselves. We can help increase client retention and sales while lowering loss ratios for your clients.

## WE MANAGE ALL ASPECTS OF YOUR WORKERS' COMPENSATION PROGRAM INCUDING:

- Establishing a customized workers' comp medical panel (in allowable states).
- Preparing personalized claims reporting.
- Providing state required postings and employee forms.
- Prompt reporting of claims to the carrier.
- Scheduling all follow-up medical appointments with qualified workers' comp providers.
- Monitoring medical care to ensure employees are attending appointments and following proper protocols.
- Tracking medical utilization to minimize over utilization.
- Designing or enhancing return-to-work programs.
- Coordinating communications on litigated claims with counsel and client.