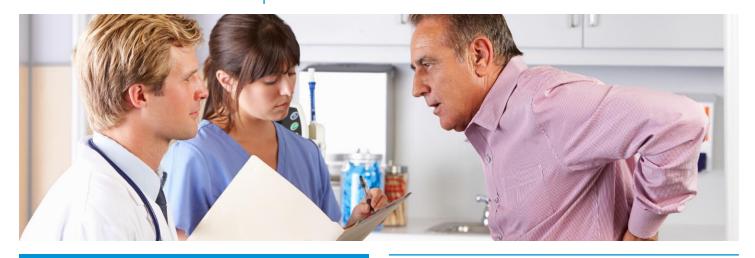
Workers' Compensation KEYSTONE[®] Claims Management



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.