

# Workers' Compensation FirstFacts<sup>SM</sup>

The speed with which an organization can determine facts following a workplace accident is critical to managing a workers' compensation claim. Workers' Compensation FirstFacts<sup>SM</sup> (FirstFacts) is a proprietary tool that allows employers to immediately gather relevant facts following an accident and produce a compensability investigative report and an initial accident investigation report that are electronically delivered to the claims adjuster and safety manager within a matter of hours. As many as 20 percent of all workers' compensation claims which could be denied are found compensable due to delayed investigations, errors, fraud, misunderstandings of the law, or failure to determine that an injury or illness was pre-existing. FirstFacts offers a more accurate way to gather relevant information quickly and produce better compensability outcomes.

## Service Highlights

A challenge faced by many companies following a workplace accident is the ability to "freeze the facts." In only a matter of minutes, FirstFacts can convert the information you collect from supervisors, managers and witnesses into two reports--a compensability investigation report and an accident investigation report. Each report is then automatically emailed to your predesignated claims adjuster, risk manager and anyone else indicated on your distribution list.

## More Accurate Compensability and Accident Investigation Reports

Compensability decisions are critical to managing a workers' compensation claim. Insurers and claims adjusters often render incorrect decisions because they fail to validate all of the relevant facts. The problem is further compounded by common mistakes that can include delayed investigations, failure to gather all available and relevant facts, and insufficient or flawed accident information.

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## Who it's for

Any organization that:

- Wants to reduce workers' compensation costs, especially when fraudulent or suspicious claims push costs higher than necessary
- Has a lean professional staff with multiple responsibilities
- Has decentralized locations, multiple locations and or multiple jurisdictions

## What you get

- Enhanced fact gathering on a Web-based platform
- The ability to immediately and accurately report an incident electronically
- An innovative fact finding and accident investigation reporting tool available only from Marsh and CS Stars

FirstFacts can help you improve the claims administrator's compensability decisions through an early time sequence of consistent fact finding regarding the question of whether an incident occurred within the course and scope of the injured party's employment. The ability to obtain accurate and consistent fact gathering, together with the feature of an automatic electronic transfer of information, can help you enhance the compensability dynamic in your workers' compensation program and improve outcomes.

Accident investigations are frequently insufficient because of delays in getting them started. The accident investigation portion of FirstFacts allows you to identify causation issues relative to people, equipment, environment, and management systems. Employees, witnesses, supervisors, and shift leaders are more likely to remember details, surroundings, and contributing factors when you are able to ask questions immediately following the incident as opposed to many days later. Asking these questions concurrent with the compensability questions may also reduce the potential for duplicity in the investigations, creating better time efficiency for everyone involved.

This early fact finding ability serves as the basis from which you and your risk professionals can more thoroughly understand the final root causes of an incident and take a proactive approach to developing and implementing corrective actions.

## Improved Workers' Compensation Results

FirstFacts allows you to confirm the information obtained during an accident investigation. This innovative, unique tool can help you improve your workers' compensation results in two ways:

- Improves the claims administrator's compensability decision process by quickly and consistently gathering facts relative to the question of course and scope that can provide improved information. Accuracy and consistency of fact gathering along with an automatic electronic transfer of information can improve workers' compensation compensability decisions.
- Gathers information around the cause of an accident, can eliminate investigation duplication and utilizes the Web-based ability to email the accident investigation to a set of predesignated risk professionals.

For more information on these and other solutions from Marsh, visit [www.marsh.com](http://www.marsh.com) or contact your local Marsh representative.

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