



## Workers' Compensation Advanced Injury Analytics

AIG strives to ensure better outcomes for the nearly 10 million employees we insure through workers' compensation coverage in the U.S. Working with insurers to better understand and improve healthcare outcomes for injured workers results in employees who experience fewer medical complications, quicker recovery time, and faster return to work.

AIG's investment in cutting-edge research with leading healthcare partners has resulted in new **Advanced Injury Analytics** that accelerates an injured worker's recovery time and return to work potential. This technology enables early assessment of a claim, matching the most challenging cases with the most experienced adjusters to achieve better claim outcomes.

### Improving Execution to Better Manage Outcomes

#### More Robust Insight, Applied More Often

AIG's Advanced Injury Analytics uses over 100 time-sensitive formulas to continuously review claims as they mature, refreshing every 30 days to reveal frequent, timely insights into the most complex cases. By applying more than 30 factors found to impact complexity, we can focus on the most severe claims as early as possible.

#### Routing Each Claim to the Right Resource

Advanced Injury Analytics accelerates medical intervention by routing severe claims to the most experienced adjusters, quickly and with specific cost drivers identified. Faster and more accurate through automated referrals – this disciplined and data-driven approach ensures more frequent contact with the injured worker, better tracking of injuries and medical conditions, and reduced costs.



# Advanced Injury Analytics

## Tools and Processes for Enhanced Claim Handling

Claim representatives make better decisions based on model analytics. The level of management engagement is increased, offering more meaningful guidance and direction.

- Severity summary delivers vital information about potential claim complexity.
- Tracking up to five specific injuries and seven co-morbidities per claim allows for more complete, rapid assessment of occupational and non-occupational claims.
- Analytics and automated referrals facilitate improved use of partners to achieve better claims outcomes.
- Integrated use of investigation and critical medical information helps claim representatives take more decisive action.

## Improved Experience

- **Reduction in Claim Duration** – ending ongoing treatment results in lower medical costs.
- **Reduction in Unnecessary Treatment** – improved Utilization Review process means less excess and unnecessary treatment, while more sophisticated bill procedures drive faster approval of appropriate care and isolate unrelated treatments.
- **Better Guidance of Medical Treatment** – enhanced use of Telephonic Case Managers results in more expert guidance and alternative exploration in treatment.
- **Better Management of Prescriptions** – sophisticated tools provide comprehensive overviews of medications and physician authorizations; and active management of both.



Bring on tomorrow

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