



# Workers' compensation claims analytics program

With the power of predictive analytics, our claims professionals can gain a clearer, more complete picture of the potential course and outcomes of each workers' compensation claim. That insight helps us work together to mitigate your claim costs and keep your employees productive.

## WHAT IT IS

Our workers' compensation claims analytics program uses predictive analytics to assess each claim throughout its lifecycle, from first notice onward. The program evaluates historical claim data to identify the factors and trends that impact claim outcomes. This helps us better understand, quantify, and predict future outcomes.

These severity prediction models were developed by evaluating hundreds of variables across half a million claims from Sentry customers to identify the key factors that impact claim outcomes. With this tool, our claims professionals can better recognize the direct and indirect characteristics that suggest the claim could become severe. With a combination of human expertise and the power of data analytics, we identify the appropriate steps we can take together to reduce the likelihood of the claim becoming severe.

## HOW IT WORKS

- From the moment a claim is reported, our predictive analytics models assess dozens of variables.
- The models identify relationships between these variables to reveal a comprehensive picture of the incident. This includes:
  - Identifying characteristics that could lead to the claim becoming severe
  - Identifying the claims adjuster best suited to handle the claim, based on their experience and the complexity of the claim



- Helping us recommend appropriate medical and disability management strategies based on the characteristics of the claim
- Identifying patterns that indicate the potential for fraud, escalation, or the opportunity for subrogation
- Throughout the lifespan of the claim, the models continually evaluate information and consider how they interact with each other, identifying relationships that could lead to issues down the road.
- Our claims professionals use this information to aid their decision-making process for developing strategies to resolve claims, allocating resources, and communicating with you, your injured employee, and others involved in the process.

## WHAT IT MEANS FOR YOUR BUSINESS

- Faster, more efficient claims resolutions
- Improved return-to-work timelines for your employees
- Confidence that your injured employees will get the treatment they need
- Data that helps identify future risks, informing strategic decision making

Predictive analytics is most valuable when experienced, knowledgeable people are there to interpret the data and form an action plan. That's our claims team.

**If you'd like to learn more about our workers' compensation claims analytics program, please contact your Sentry representative. They'll help you find the information you're looking for.**

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