



**Shirley McGlothlin**  
*Vice President,  
ESIS Construction*

Shirley and Michael are part of the ESIS Construction Practice team headed by Kevin Crossan, ESIS Construction Practice Leader. Shirley has more than 40 years industry experience, including 16 with ESIS' Construction Practice. Her expertise spans general liability, products and completed operations, auto liability, workers compensation, and contractor and construction wrap-up claim management.

Michael oversees the delivery of risk management solutions and services specifically geared toward the Construction market segment. He also works with clients, brokers, and consultants to create and administer customized construction risk management programs that focuses on helping to eliminate jobsite injuries, reduce claim frequency, and lower the overall cost of risk for our clients.



**Michael Byrne, CPCU**  
*Partnership Leader,  
ESIS Construction*

## 5 Things to Know About Effective Claims Management for OCIP and CCIP Programs

Owner-controlled insurance programs (OCIP) and contractor-controlled insurance programs (CCIP) can benefit from managing claims collaboratively. This approach starts before any claims occur and runs throughout the life of each claim and the project itself. To achieve success with this approach, the TPA for the project should hold an initial meeting with all the stakeholders – project manager/owner, contractors, subcontractors, safety professionals, and the broker, to set expectations among all the parties.

To help guide discussions at the initial meeting, and for successful claim management throughout the project, Shirley McGlothlin and Michael Byrne from ESIS Construction Industry Practice share *5 things to Create an Effective Team Approach to Claim Management for OCIP and CCIP Programs*.

## 23% Reduction

The ESIS Construction team's approach to managing claims reduced the average indemnity payment by 23% over 6 years within our Construction book of business.

### **1** Anchor your team with a TPA that has construction expertise and a dedicated construction claim team

Claim professionals with construction knowledge and technical expertise understand current jurisdictional requirements and can quickly assess liability. Their experience also allows them to strategically manage a claim from the beginning to the end because they understand possible and probable outcomes of the claim.

Be sure to include the claim professionals who will be managing all the claims in the planning meeting. This helps build effective relationships with the client, the broker, and other key stakeholders.

Utilize the planning meeting to establish expectations for claim management and communication, as well as how claims and any lawsuits will be established and coded. There should also be discussion about how the claims will be tracked to facilitate identification and manage trends. For example, tracking of claims will ensure workers' compensation claims are linked to the appropriate contractor or subcontractor's experience modification.

## ESIS On Call for Construction: Mobile Incident Reporting

Using ESIS' proprietary mobile application, users can quickly and easily report an incident or accident to ESIS, initiating rapid mobilization of crucial risk management resources. In addition, we provide crisis management services to help minimize the negative impact on your organization's image, reputation, and ability to do business.

- Prompt engagement with your dedicated ESIS partnership leader
- Streamlined claim reporting
- Swift mobilization of our risk management resources
- Fast access to a pre-qualified team including investigators, engineers, and attorneys
- Immediate nurse triage for injured persons

For more insights on how we can help you reduce your total cost of risk, connect with us on [LinkedIn](#)

## 2 Set claim reporting and management protocols and expectations with all contractors and subcontractors on the project

OCIP and CCIP projects have multiple companies and project managers working on-site. Clear instructions and a chain of command that everyone follows for claim reporting helps ensure the TPA quickly receives both notice of and the information they need to begin managing the claim. Setting up a dedicated reporting number or email address can expedite reporting. Making reporting information readily available through manuals and claim reporting kits can help individuals gather information needed to properly establish the claim. Claim management protocols should support the project owner or manager's return to work approach. This is a good opportunity to explore whether contractors and subcontractors have light duty jobs on this or other jobsites that can expedite return to work.

## 3 Triage injuries with an on-site medical team

An on-site medical team can provide fast treatment for many injuries. If the injured employee needs more extensive care, the on-site team can guide the employee to a preferred network provider and initiate the first notice of loss to the TPA. Another important benefit to an on-site medical team is that they can identify injuries that only need first-aid care, do not require time away from work, and may not result in a formal filing of a claim. Identifying claims with less severe injuries that require only first-aid on can eliminate administrative fees for setting up and managing these claims in the long run.

## 4 Evaluate the local panel providers

A large construction project should have a network of preferred providers near the job site to treat injured workers. Meet with each of the providers and discuss the types of injuries they are likely to see, and the project owner or general contractor's return-to-work philosophy and program. Assess whether each provider accepts these protocols and supports your expectations and adjust your network as necessary. Providers that offer telemedicine visits can expedite access to care. A designated trailer or room in a trailer on the construction site can provide needed privacy for a telemedicine visit.

## 5 Create a catastrophic claim management plan

Catastrophic claims, whether they affect employees or members of the public, are high stakes and demand a swift, expert response. Quickly establishing facts helps to assess liability and mitigate damages, and supports effective litigation and crisis communication. The TPA should create a network of catastrophic claim responders at the outset of the project. All team members, including investigators, engineers, attorneys, field case managers, and claim professionals, must be well-versed in investigating, managing, and litigating these types of claims and be available 24/7 to respond if a catastrophic incident occurs.

**To learn more about how our construction practice group can help your company reduce your total cost of risk, connect with us today.**

Annette Sanchez | SVP, Sales | [Annette.Sanchez@esis.com](mailto:Annette.Sanchez@esis.com)

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