



## Staffing Industry Practice Case Study

### Saving Our Staffing Client \$5 Million With NurseLine and ESIS Care Programs

Over four years, our client saw:

 **52%**  
increase in Nurse Line adoption

 **5%**  
increase in Nurse Line calls  
resulting in self-care  
recommendations

 **5%**  
higher PPO usage for  
NurseLine claims where  
medical care was required


 **17%**  
decrease in the number of  
incidents that became  
reported claims

 **4%**  
drop in litigation rates

 **30%**  
reduction in overall average  
TT days

 **49%**  
reduction in average TT days in  
California, an area of concern for  
our client

 **\$2,407,392**  
reduction in litigated claim costs

 **Employee surveys** verified that  
employees felt empathy and  
respect from the employer, and that  
they were valued as an employee.

### Staffing Companies' Unique Challenges

- Placing employees in temporary assignments in other organizations can affect the employees' sense of community with other employees or connection to their manager/ employer.
- The employee can feel confused by the claim process and decide that no one is their advocate during their recovery.
- When injuries occur at the remote location, reporting and treatment can be delayed.
- Because the claims are managed by a TPA, employees may not understand the TPA's role and ignore calls from an adjuster.

As a result, the employee may disengage from the claims process. This can increase costs, claim durations, and litigation rates. It can also reduce the chances of successfully returning the employee to work as quickly as possible...or at all.

One of ESIS' clients, a national industrial staffing company, was facing just these issues.

### ESIS Solutions

Our client was experiencing a lag time in reporting claims, which delayed investigation and impeded in-network treatment, which in turn resulted in increased durations and correlated claim costs.

Our client also had a litigation rate nearly 20% higher than their peers, and 25% of the claims were litigated within one week of the claim being filed. Overall, litigated claims were two to three times more expensive than non-litigated claims, with the average cost for a litigated claim \$25,077 more than for non-litigated claims. Last, employee surveys revealed their injured employees retained attorneys because they were often confused about the claim process and felt a lack of empathy from the company's managers.

ESIS recommended implementing our nurse triage solution, NurseLine, to improve claim reporting and provide fast access to care and our advocacy program, ESIS Care to support injured employees throughout the claim process.

After implementing these programs, our client saw their costs reduced by almost \$5 million.



## NurseLine

Nurse Line makes it easy for employees to report an injury by calling a dedicated toll-free number for non-emergency situations. A triage nurse obtains detailed medical information from employee, assesses the injury, and provides a recommendation to seek medical care or to use self-care.

If medical care is recommended, the nurse sets an appointment with a provider and sends a treatment authorization via fax. If self-care is recommended, detailed information about what to do is shared with the employee and the nurse follows up with 48 hours.

In addition, the triage nurse sets up a first report of injury (FROI) via Electronic Data Interchange (EDI) by claim type and based on the client's established preference. If the client prefers, reports can be sent to client for filing.

## ESIS Care

With ESIS Care, our specially trained Care Champions connect with an injured employee within 24 hours of a claim being filed to express both the Care Champion's and the employers' concern. By providing information about the claim process and answer questions, the Care Champions were able to keep employees engaged in the claim process. It also includes reaching out to the injured employee prior to a follow up provider appointment if the employee was out of work, and after a provider appointment if return to work or transitional duty was recommended.

Our Care Champions can also assist with faster treatment authorization and getting prescriptions filled. They also set expectations around the client's mandatory return to work program, explain the program, and ensure the employee understands the benefits of returning to work as quickly as possible.

## About ESIS' Staffing and PEO Industry Practice

ESIS' specialized staffing industry practice is designed to leverage our internal knowledge of the staffing industry to ensure that we deliver a high quality claim and risk management solutions to our customers.

ESIS' Staffing and PEO Industry Practice experts customize our approach to the unique challenges and exposures you face with a temporary and often-changing workforce. We understand the importance of maintaining control of your employees at remote locations, and the need to reduce your liability exposure and workers compensation claims.

With an emphasis on rapid response and early investigation, our ESIS PEO & Staffing Industry Practice serves the full range of industrial and office staffing agencies, many of including the industry's largest companies. We have a comprehensive understanding of the unique employer-employee relationships that define this sector. Our solutions – from our ESIS Care advocacy program to our ESIS NurseLine triage services – to support prompt reporting of claims and increase employee engagement in the claims process. Further, programs are highly customized to individual needs and our approach has been proven to reduce litigation and claim costs.

To learn more about our Staffing Industry Practice and how we can help you reduce your total cost of risk, connect with us today.

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ESIS®, Inc., a Chubb company, provides claim and risk management solutions to a wide variety of commercial clients. ESIS' innovative best-in-class approach to program design, integration, and achievement of results aligns with the needs and expectations of our clients' unique risk management needs. With more than 68 years of experience, and offerings in both the U.S. and globally, ESIS provides one of the industry's broadest selections of risk management solutions covering both pre- and post-loss services. For more information, visit us at [www.esis.com](http://www.esis.com) and [www.chubb.com](http://www.chubb.com).