

SELF-INSURED WORKERS' COMP

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HOSPITAL IN PITTSBURGH, PA

Gilbert's Risk Solutions has been the third party administrator for a major hospital in the Pittsburgh, PA area since 2014. Feeling a little frustrated by the performance of their self insurance program, they knew there was a better way. Claim costs were higher than industry averages and the time associated with managing workplace injuries was growing. Gilbert's Risk Solutions took over as their TPA and started assisting in reducing claims, injuries and expenses.

BEFORE GILBERT'S RISK SOLUTIONS

In the 2011-2013 policy years, the hospital had reported 70 workers' compensation claims at their work site. Understanding that employee safety was critical for production, morale and engagement, the hospital was looking for a partner to reduce workers' compensation claims and costs. Gilbert's Risk Solutions became their TPA and began the process of reducing accidents.

WITH GILBERT'S RISK SOLUTIONS

By partnering with Gilbert's Risk Solutions and SOS Consulting, a third-party safety consultant, the entire team has monthly inspections, audits, post-workplace injury interviews, and supervisor accountability and accident investigation training. From the reduction in workers' compensation and employee injury costs, the company has been able to reinvest in their team and infrastructure.

RESULTS

2011-2013 Claim Count	70
2014-2016 Claim Count	36
% of Claims Reduction	49%
Reduction in Indemnity Incurred	49%
Total Incurred Reduction	34%
Average Claims Cost Reduction	43%
Average Closing of Claims Reduction	65%

"This case study shows the impact that Gilbert's Risk Solutions can make on a client's balance sheet by customizing a loss control program to meet specific needs and matching a client with the right TPA – or in some cases insurance company." – Brad Mantzell, Vice President