

Claims Services

APGA

Public Gardens experience a variety of claims. Because we work with many public gardens, we know the types of claims most likely to occur, and can guide you through the process: gathering the appropriate data and managing the aftermath. We will work with the insurance company to resolve your claims quickly and fairly. To keep you informed of the progress, we will:

- Assist in developing processes and procedures to respond to claims.
- Conduct regular meetings with insurers to review open claims and assist in developing resolution strategies.
- Provide regular progress on claims.
- Monitor reserves for accuracy and review payments.
- Assist in analyzing claim history for trends and coordinate loss control services.
- Track the progress of subrogated claims until recoveries are obtained or efforts exhausted.

WORKERS' COMPENSATION CLAIMS SERVICES

The workers' compensation claim history has a direct bearing on your experience modification factor that is applied to your premium.

Some of the services we offer are:

- Review for proper claim reserving by the insurance carrier and negotiate the closing of inactive claims prior to the calculation of the mod by the statistical rating bureau.
- Verify the accuracy of your experience modification factor by checking for correct payroll, appropriate employee classification and accurate claim data.
- Work with the statistical rating bureau to obtain corrections to the experience mod when required.
- Assist in appropriate post-loss communications/action with employees. An example of this service is implementing a return-to-work program.
- Identify and establish a relationship with an occupational medical clinic to provide care to your injured workers.