



CASE STUDY

# Workers' Compensation Consulting Brings Claims to Optimal Resolution



## The Request

Assess a sizable workers' compensation loss evaluation and settlement negotiation

### Company Profile

Industry: Metal casting and manufacturing

Annual Revenue: \$175M

Locations: 6

### Request

A large commercial customer requested that Brown & Brown assess a sizeable workers' compensation loss evaluation and settlement negotiation.

### Solution

The Brown & Brown Technical Services team found that the indemnity settlement alone would exceed the customer's loss limitation. As a result, the customer was advised against offering a hold harmless agreement on the medical benefits paid by the customer's self-insured group health carrier.



## The Solution

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Investigated the charges with the customer's group health carrier before negotiating with the workers' compensation carrier

After the underlying workers' compensation claim was settled, Brown & Brown engaged the group health carrier to discuss recovery. The carrier stated it would claim 33% of any recovery for its efforts. Brown & Brown directed the carrier to explain the charges it would pursue in detail before making any recovery claims.

Because of this request, the customer's group health carrier provided details on more than \$182,000 in charges, which was nearly \$6,000 less than what was being alleged by the claimant's workers' compensation attorney.

Brown & Brown then engaged the workers' compensation carrier and had it verify the medical records against charges detailed by the customer's group health carrier. After confirmation, Brown & Brown negotiated a settlement with the workers' compensation carrier for 70% of the customer's group health carrier's charges.

## Results

This resolution enabled the customer to recover more than \$127,500 from its workers' compensation carrier on a claim that already exceeded the loss limit. The amount recovered offset its group health payments, and the customer avoided its group health carrier's 33% recovery fee.

In addition to securing a beneficial resolution for our customer, Brown & Brown also demonstrated the benefit of not paying the entirety of the medical bills to the workers' compensation carrier. This allowed them to take advantage of the group health carrier's fee schedule with an additional 30% reduction.



## The Results

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Enabled the customer to recover more than \$127,500 from its workers' compensation carrier and offset additional costs



## How Brown & Brown Can Help

Connect with our Brown & Brown team to learn about our knowledge in your industry, how we build our risk mitigation strategies and how we can aid your business in building a cost-saving casualty insurance program.



Find Your Solution at [BBrown.com](https://www.brownandbrown.com)

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