



# We See Claims Differently

**Foresight sees a future where workplace accidents are a thing of the past.**

With purpose-driven support for you and your employees, we help reduce costly claims and get more workers home safe to their families at the end of the day.

## Preventing Claims with Proactive Safety

The best claim is the claim that never happened. Foresight helps protect workers from accidents on the job before they even happen—reducing the frequency of claims at work by an industry-leading 18%.

## Focus on Return to Work

Our internal claims team blends clinical expertise with claims and legal experience to oversee the TPA, ensuring our customers get best in class service.

## LWP Claims Solutions: A customer-focused experience

- A personalized and proactive TPA, specializing in CA
- Offering a team-based approach to resolution with 30% lower caseload than industry average by adjuster with proven results—closing claims more quickly and at paid amounts that are substantially lower than state averages
- Providing a state-of-the-art, web-based system, including: online access to customized dashboards, online reporting of new claims, claim detail view, report generation, and ad hoc report development
- Offering a dedicated team of Spanish speaking claims adjusters

## LWP's proven results compared to WCIRB average:

- **60% faster** indemnity claims closure
- **55% lower** litigation rates
- **60% lower** average incurred claim

