

Penser North America's Workers Compensation Administration philosophy and goals are very simple. We want to provide an efficient and timely benefit delivery to injured workers. Over the years Penser has been very successful in accomplishing these goals. This success can be largely attributed to the following:

- Working closely with injured workers, employers and treating physicians by providing consistent and effective communication during the claims investigation and claims management process.
- Our commitment to providing training to our staff to ensure the claims review process is done timely and accurately.
- Assisting employers with developing return to work programs which provides an injured worker with the opportunity to continue to contribute in the work force while going through their recovery.

Claims Management Services

Penser North America, Inc. recognizes that your specific claim is unique. During the initial review process of your claim we will ask you to join forces with the Penser team to obtain necessary information to make a timely compensability determination regarding your injury and/or condition. This will establish solid communication lines and develop a positive working relationship between Penser personnel, the treating physician, your employer and yourself, the injured worker. It is essential that each party understand their responsibilities in the process. Penser has developed a systematic hands on claims management philosophy. Our claims people are given the tools, the caseloads and the training to carry out their jobs in a very proactive manner.

Below we will take you through the components of our "claim standards" which represent our claims handling practices and procedures as appropriate under RCW Title 51 for Industrial insurance.

Early Intervention

Initial File Workup

Claim Status Meetings

A critical part of making sure all claims are progressing and to ensure good communication is occurring, we have a monthly status meeting with the Worker's Compensation Representatives for each contractor. These meetings provide an open forum in which to provide updates and share pertinent information.

Program Orientation

To obtain more information about the Washington State Workers' Compensation system and what you can expect as an injured worker please contact Penser at selfinsurance@pensernorthamerica.com, or call Patty Hicks at 509-420-7291. Other helpful resources are:

Washington State Department of Labor & Industries - Self Insurance Section - 360-902-6901

A Guide to Industrial Insurance Benefits for Employees of Self Insured Employers - <http://lni.wa.gov/FormPub/Detail.asp?DocID=1510>

Washington State Department of Labor & Industries - Worker Topics - <http://www.lni.wa.gov/Main/WorkerTopics.asp>