

CLAIMS MANAGEMENT

The [Fuel Marketers Insurance Trust](#) will offer its members a redefined approach to claims management, through its Third Party Administrator, [Alternative Risk Services, LLC](#), one that goes beyond the role of processing paperwork, and become actively involved in helping members take a "proactive" approach to risk control.

Aggressive claims administration services is a key of risk control in the area of Workers' Compensation claims. Claims that are fraudulent in nature will not be paid. Employer privileges in regards to controlling claims will be maintained.

A preferred provider program will be implemented to reduce the cost of medical care, as well as actively controlling the length of time that an injured worker is away from their job. The desire is to get the employee back into the workplace as quickly as possible.

[Alternative Risk Services, LLC](#) advocates aggressive "back to work and light duty programs". Indemnity reserves will thus be controlled by reducing lost work time for claimants. The [Alternative Risk Services, LLC](#) program will also help you educate your employees on the benefits that they have available to them if they are injured. By showing an interest in the injured employee and a desire to get that person back to work, unnecessary attorney involvement is avoided, which is one of the fastest growing costs in Workers' Compensation.

Payment of claims to the injured employee will be prompt and timely. Subrogation opportunities will be actively pursued.

[Alternative Risk Services, LLC](#) claims professionals will also work with members to ensure compliance with proper reporting and filing procedures. Members will be provided with specific time frames for filing Notice of Injury and other reports. Compliance is required of all members.

[Alternative Risk Services, LLC](#) Claims Administration Services is the largest administrator of self-insured programs in the country. Due to our client-oriented approach, we allow our client to control their program while we do the work. This entails a comprehensive "managed care" approach, designed to attack the claims from a frequency and severity standpoint. Once a claim occurs we will do our best to manage the cost of the claim to minimize the overall expense of the claim.