

## ACE-Navigator: Support for Your Workplace Injury Management Process

The once-popular television crime documentary 48 Hours got its name from a law-enforcement principle that the most critical time in solving a homicide case is the first 48 hours. In short, a case can go "cold" quickly, placing a premium on a swift, thorough and well-orchestrated response by investigators. A similar dynamic is present in worker's compensation, although the critical window is often quite a bit shorter. The consequence of a delayed or incomplete response to a workplace injury or incident is routinely a sharp escalation in costs.

To mitigate this cost escalation, Scott Risk Performance works with employers to develop very detailed injury/incident response plans that cover the spectrum of case management, including:

- · Incident reporting
- Compensability
- · Dealing with injured workers
- Forms and documentation
- Investigation
- Physician panels
- Medical management
- Disability management
- And more

While these plans are often quite comprehensive, well-trained and adequately supported, they can suffer from a lack of consistency in implementation that yields missing pieces and escalated costs.

## Mishandled incident responses = increased costs

Organizations often diligently provide incident response training to supervisors, yet the skills they learn are simply not used very often. When these individuals actually face a workplace injury or incident, the result is typically some combination of the following missteps: delayed notification, injured worker not sent to a panel physician, missing statements, incomplete or unclear reports, missing documentation, and partially completed forms. Inconsistent and mishandled responses stem from a lack of experience and the manual nature of the process.

Employers have just one chance to respond correctly to a workplace injury or incident – the first few hours. When they miss this opportunity, failing to follow their response plan or collect the right information, organizations often incur significant worker's compensation losses.

## Simplify and Improve Your Incident Responses

Recognizing the limitations of even the best implementation of a manual incident response plan and the natural inexperience that is responsible for executing it, Scott Risk Performance is excited to introduce ACE-Navigator, a cloud-based, mobile application developed to streamline the incident response and management process using a highly automated process. The application has two main components, the *Incident Recorder* and the *Incident Manager*.

The Incident Recorder runs on an iPhone or iPad and harnesses the device's technology to collect critical incident data and communicate quickly. Abilities include:

- Complete forms using voice-to-text
- Record statements using audio recordings
- · Document with pictures

- Collect digital signatures
- Utilize location services to share location and locate appropriate medical care
- Send text/email notifications to appropriate individuals

The *Incident Manager* runs on a browser and serves as a comprehensive dashboard for an organization's incidents – from near misses to recordable injuries. The data collected by supervisors in the field is seamlessly migrated into the *Incident Manager* where it can be fully accessed by appropriate management as well as packaged and sent to your insurance carrier/TPA and Scott Risk Performance.

ACE-Navigator essentially eliminates lag time by creating instant notifications when an incident occurs. More importantly, it allows for immediate, real-time access to the entire case file allowing those responsible for managing the case to go to work in the first 24 hours armed with all the essential information.

Contact us to learn more about ACE-Navigator or our other Risk Performance services.

## Written by Jim Redmond

Jim Redmond has been at Scott Insurance for over 25 years. He joined the agency in 1990 as an account executive and received training at the ITT Hartford Underwriter Training School. Following several years of account management, Jim assumed control of Scott Insurance's Risk Performance Group. His current responsibilities include consulting, designing and implementing claims management and loss prevention systems for Scott Insurance's major accounts with an emphasis in workers' compensation and driver performance. He focuses clients on value-driven management processes that incorporate performance and cultural approaches to safety performance. Jim is a regular speaker on the pitfalls of the traditional workers' compensation claims management system and is currently writing a book on the employer's role in managing workers' compensation claims.