



Workers Compensation Claims

Claims don't happen often, but when they do, you want partners who will understand every aspect of the claim, advocate for injured workers, and minimize business impact.



Providing better claims outcomes

As the #1 preferred business insurance provider¹, Liberty Mutual is committed to providing better claims outcomes to your clients and helping injured workers return to work, as soon as it's medically appropriate, at full levels of pre-injury health. Studies show the longer a workers compensation claim stays open, costs increase dramatically.²

That's why we're committed to putting the right people on the right claims - so they're resolved quickly and fairly, providing your clients with peace of mind by helping injured workers recover from the unexpected.

Average
cost of claims²

\$287

If closed for 30 days

\$6,875

If open for 181 days to 1 year

Days lost in 2017 = 104,000,000³

70,000,000 days lost
due to injuries in 2017

34,000,000 days lost
due to injuries in prior years

55,000,000 days lost
in future years from 2017 injuries

Liberty Mutual claims outcomes compared to the competition⁴

close
16%
faster

+

16%
lower
cost

Delivering superior customer experience

Our personalized approach means your clients can count on innovative managed care solutions that will help protect their injured workers and their business.

Your clients benefit from a wealth of in-house expertise:

Medical directors, regional network coordinators, nurses, litigation management resources, catastrophic case managers, vocational rehab professionals, a medical management unit and a special investigation unit.

Protecting injured workers



Prioritizing the injured worker

Our return to work approach focuses on high-quality care so injured workers can return to—and stay at—work.



Weathering the Storm

We're there when our clients need us most. That's why we provide support for injured workers during weather-related catastrophes.



Managing opioid use in WC claims

Liberty Mutual is the first carrier to incorporate Centers for Disease Control and Prevention (CDC) guidelines into our pharmacy strategy program for opioid use.⁵



Reporting a small business workers compensation claim is easy.⁶

Call: 844-3-CLAIMS or 844-325-2467

Email: businesslinesclaims@libertymutual.com

¹Based on 2016 survey of business insurance buyers on preference of national carriers sold via independent agents. ²Business insurance. (2012) Costs mount quickly as workers comp claims age. Crain Communications. ³NSC. (2019) Injury Facts: Work Injury Costs. National Safety Council. ⁴Results are determined during 7/1/2017 analysis using calendar year data incorporating most recent Schedule P filings valued as of 12/31/2016. Average cost based on a 5-year ultimate average. ⁵CDC. (2018) Vital Signs: Trends in Emergency Department Visits for Suspected Opioid Overdoses – United States, July 2016–September 2017. U.S. Department of Health & Human Services. ⁶Liberty Mutual defines small businesses as companies with less than \$250,000 in premiums.