

Impact Risk Partners

Reduce operational and
workforce risks at an
enterprise-wide level

epicbrokers.com/impact



A Proven Leader

When you work with Impact Risk Partners, you get more than just an industry professional – you get the backing of EPIC Insurance Brokers & Consultants, a global firm recognized for its industry-leading capabilities in brokers, claims, complex risk management services and risk analytics.

Impact Risk Partners provide a comprehensive suite of performance-based solutions that reduce operational and workforce risks at an enterprise-wide level. Our process is a distinct departure from the siloed approach commonly practiced in today's corporate environment.

We integrate our team across multiple functions and vendors to create holistic solutions that generate risk management and operational efficiencies to increase the resiliency and well-being of your workforce. A national specialty solution with industry-agnostic products, we've successfully partnered with clients across multiple industries, including:

Retail	Hospitality	Healthcare
Technology	Health & Wellness	Manufacturing Supply Chain
Transportation	Financial Services	Construction



About Our Practice

Impact is a minority-led group dedicated to helping our clients improve business outcomes. We provide a comprehensive suite of performance-based solutions that reduce operational and workforce risks at an enterprise-wide level.

Our distinctions include:

- We take a value-add approach to deliver meaningful results across multiple functions and industries
- A well-developed analytics strategy sits at the core of our solutions to drive better outcomes
- Our solutions result in direct and indirect results, such as lower costs, improved efficiencies and greater business performance

Leading with Analytics



**Casualty Liabilities
Reduction**



**Training &
Awareness**



**Managed
Care Optimization**



**Profit
Protection**

Casualty Liabilities Reduction



Our Casualty Liabilities Reduction solution helps you reduce your casualty liabilities and collateral. Our tactics stem from our extensive suite of analytic tools that identify the best opportunities to improve operational proficiency and drive down cost.

Where will you find your next level of savings?

Pandemic backlog, large losses, an aging workforce and declining claim industry profits are conspiring to demand that companies and risk managers implement a more comprehensive claim prevention and resolution strategy. Companies intent on controlling expenses and enhancing profitability must think broader about Risk Management and implement a comprehensive plan that proactively safeguards employees and ensures their well-being in the event of an accident.

The claims industry has various sources of waste and inefficiencies. While it isn't easy, companies that integrate pre- and post-loss actions with risk management and operational functions can reduce projected liabilities and collateral and enhance profitability.

Casualty Liabilities Reduction

Guided by advanced analytics, our multi-disciplined team of professionals collaborate with you to address influences that drive costs. By adopting an 80/20 approach to your cost drivers, our analytics expose where you can generate the greatest impact. Leveraging our insights, we help you:

- Reduce accidents with awareness campaigns customized to reduce your unsafe acts
- Cut lost time claims, disability duration and litigation via Post Injury Response training
- Trim your current level of medical spend by optimizing your managed care and bill review
- Optimize cost containment processes to mitigate cost drivers and enhance efficiency
- Accelerate claims closure using dedicated resources, predictive models and Artificial Intelligence

BENEFITS

- Improve liquidity by reducing projected liabilities and corresponding collateral
- Create a culture focused on injury prevention and resolution
- Lower fixed cost, i.e., premium, cost of collateral and claim management expense
- Increase efficiency and capacity for internal staff
- Align risk management and organizational goals with long-term company strategy
- Provide a strong return on investment (ROI) by applying a performance-based fee structure

Claims Reduction



Not all claims are alike, so it's important to have a defined and specific approach to resolving them. With our custom scoring tools, we identify and resolve the claims that have the greatest opportunity for closure throughout your entire inventory, not just the legacy claims. In addition to our claims experience, we partner with your third-party administrator (TPA)/carrier to improve claim processes at their root cause to enhance best practices and future claims handling.

Our Data-Based Approach

Our proprietary analytic tools are applied to the entire claim inventory, not just the legacy claims

- The claim inventory is prioritized by the closure score, where a higher score represents a greater opportunity to mitigate cost and bring the claim to closure
- Claims present different opportunities; the closure score is calculated based on each claim's unique profile
- Frequently recurring opportunities to reduce duration and cost are addressed with the client, TPA/carrier and claim partners (i.e., defense counsel) to improve the process at the root cause level to enhance the best practices and future handling

Our Closure Process

We collaborate with adjusters to develop closure strategies specific to each claim. By using our state-specific, pre-emptive cost-reduction tactics and expertise, our closure efforts influence multiple parties from defense attorneys and claims supervisors to medical management partners.

Workers' Compensation: Best of Both Worlds

When you combine our Casualty Liabilities Reduction and Claims Closure processes, you receive best-in-class service that helps you identify areas of improvement before workers' compensation claims happen and - when they do - close them quickly and efficiently.



Training & Awareness



Our Training & Awareness team has worked with clients across multiple industries, from strategy through execution, to deliver custom training and awareness communications. Our experience allows us to:

- Listen to customer challenges
- Assess existing infrastructure
- Collaborate on internal and external solutions
- Create custom brand development

Using an agency approach, our creative team of graphic designers, animators, copywriters, digital and video producers deliver relevant content and designs for your program via whichever channel you choose. Our best results start with client data and develop targeted and frequent communications to tackle your biggest pain points.



Training and Awareness team won two Awards of Excellence and four Awards of Distinction in the 27th annual Communicator Awards competition

Cultural Success Model

Our Cultural Success Model focuses on five key components that drive real cultural shift.

- **Training:** mobile, e-learning, videos, micro-burst, game learning
- **Awareness:** multi-channel programs that run constantly to keep messages top-of-mind
- **Coaching:** supervisor support tools, leader guides, observation tools
- **Measurement:** analytics, data collection, compliance tracking, Learning Management Systems (LMS) integrations
- **Recognition:** promotional programs, incentives, goal achievements, participation rewards



Managed Care Optimization

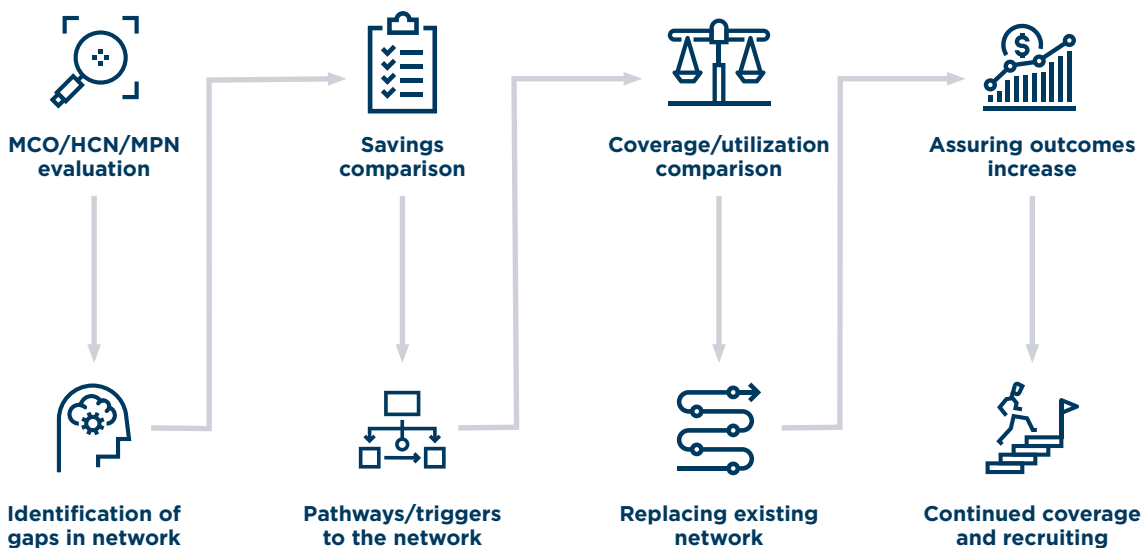


One of our most powerful tools to improve injured worker outcomes and the financial performance of your workers' compensation program is through the strategy of managed care. While each claim administrator has its own solutions, we partner with you to customize and optimize your managed care resources specific to your environment and program goals to take your program to the next level.

Medical costs continue to rise and can sometimes reach 55% of the cost of the claim. Having a defined process and approach to address these rising costs can deliver significant results to you. Our Managed Care team brings more than 30 years of experience when we conduct and deliver a program evaluation, analysis, implementation and ongoing program management.

Our Process

We'll measure your current program results using our proprietary data (more than two billion transactions) and price/structure benchmark analysis and provide you with additional expense, medical savings and even new revenue streams beyond your current results. Furthermore, our performance-based pricing structure guarantees a strong ROI.



Profit Protection



Losses stemming from shrink, waste, damage and spoilage, can have a severe impact on the profitability and performance of your organization; operational and administrative errors can significantly erode profits and adversely effect your customers' experiences and employee morale.

We partner with you to develop the strategy and plan to improve your overall earnings potential. From there, we manage the execution of programs for targeted areas that have a severe impact on your profitability and performance.

Areas of Focus

Our Profit Protection team has certifications in Profit Protection and Certified Forensic Investigations to work with you in the following areas:

Operational Auditing Programs

We develop programs to improve organizational efficiencies and enhance the bottom line

Safety Assessments

We complete on-site visits, interview your associates and review operational processes to implement actionable initiatives to your program

Loss Prevention Services

Using analytics, we identify root causes of loss and develop solutions to protect your profits

Business Continuity Planning

We partner with you to create a comprehensive and fluid plan for your business

Investigating

Our team conducts all types of investigation to identify profit-eroding behaviors



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