

Benefits of Self Insurance in Washington A Legal Perspective

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Benefits of Self-Insurance – Legal Perspective

- **Advantages to Employees**
- **Proactive Claim Management**
- **Your Best Interests**
- **Litigation Management**
- **Defense Counsel**

Advantages to Employees

- **Protecting your valuable employees**
- **Safety/Accident Prevention Program**
- **Return to Work Program**
- **Light duty, job modifications**

Proactive Claim Management

- **Early intervention**
- **Selecting independent medical examiners, vocational counselors, nurse case managers**
- **Investigations/surveillance, medical records requests, prior claim requests, doctor and other witness consultations, insurance index searches**
- **Team staffing/strategizing**

Your Best Interests

- **Economic vs. strategic concerns**
- **Financial planning/reserving**
- **Negotiated settlements**
- **Pursuit of Third Party Claims**
- **Associations**
- **Networking**
- **Lobbying**
- **Education**

Litigation Management

- **Pre-litigation planning**
- **Team focus**
- **Your selected attorney(s)**
- **Separation/Release Agreements**
- **Making Good (or bad) Law**

Defense Counsel

- **Litigation strategy tailored to your business**
- **Attorney is familiar with your business practices**
- **Represents your interests vs. strict defense of Department Order**



Questions?



Thank you for attending!

Contact me with Questions:



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