

Claims Administration Services

FOR THE STATE OF TEXAS



As a family owned and operated company, Athens Administrators has long-standing ties to the Great State of Texas. With a focus on customer service, our team of highly qualified and trained examiners have over thirty years of experience handling claims in Texas and can deliver the results our client partners demand.

LONGEVITY OF STAFF

Turnover and change on an account destroys positive momentum and results. At Athens our belief is that if you take care great care of our employees, they will take great care of our clients, and our clients will take great care of us with long-term partnerships. We value our employees by providing them with competitive salaries, great benefits, and most importantly, treating them with respect. As a family owned and operated company dating back to 1937, Athens Administrators wants our employees to feel like part of a family when they come to work, whether that is in the office or working from home.

We believe when a successful work life balance has been achieved, our employees remain loyal. The result of providing an excellent working environment for our employees is Athens has a 94% employee retention rate company-wide. At Athens we want you to have long-term relationships with us by ensuring long-time relationships with the ones handling your claims.

CUSTOMER SERVICE PHILOSOPHY

At Athens, we advocate for our client partners and their injured workers. With an open-door policy company-wide, we believe in continuous communication with all parties to ensure a smooth and seamless claims process.

We make sure to understand our clients' needs and we are flexible and agile in creating solutions to meet those needs.

CASELOADS

Athens believes in limiting the number of cases our examiners handle. This allows the claims examiners to effectively communicate with injured employees and ultimately ensure a swift progression of treatment with the goal of obtaining the earliest possible return to work and claim closure. Athens' Texas team of claims examiners, on average, handle 45 indemnity claims and 52 Medical Only claims for an overall caseload of 97 files. This is an exceptionally low caseload average, but we feel it is a factor in delivering outstanding results for our client partners.

CLOSING RATIOS

At Athens, we pride ourselves on providing all appropriate treatment and closing files as quickly as possible. We have developed a number of closing contests and initiatives to drive the team's competitive nature and to

TARGETED SOLUTIONS



FOR TEXAS WORKERS' COMPENSATION

place extra focus on closing files. We are proud that the Athens Texas staff has been able to achieve remarkable closing ratios for our client partners which includes a 133% closing ratio on all claim types and a 150% closing ratio on Indemnity claims.

REDUCTION IN SUPLEMENTAL INCOME BENEFITS (SIBS)

Athens has seen a significant reduction in claims where the injured employees receive SIBS. The reduction in SIBS claims is the result of the Athens claims staff diligently identifying non-compensable and pre-existing medical conditions and by obtaining peer reviews and Required Medical Examination (RME) opinions to support extent of injury disputes. This ensures we only provide the injured employee the medical treatment per the ODG for the compensable injury.

PERFORMANCE BASED OVERSIGHT (SBO) RESULTS

Athens Administrators focuses on ensuring that timely benefits are provided to our injured workers and our medical provider partners. This is important to our clients as it translates to an effectively handled claim.

Our focus on providing exceptional service to our clients and their injured workers was recently confirmed by the Texas Department of Insurance, Division of Workers' Compensation (DWC). The DWC conducted two Performance Based Oversight (PBO) audits pursuant to Texas Labor Code 402.075. Based on their findings, Athens Administrators received audit scores of 95.72% and 96.12% which places our clients in the highest audit category of "High Performers"!

ENHANCED REPORTING AND DATA ANALYSIS SUITES

Athens prides itself on being flexible, agile, and on the cutting edge of data reporting and analytics. Every client partner receives an annual stewardship report that measures how well Athens does in areas we control, areas the client controls, and annual goals are set for the following year. Athens can also provide monthly scorecards so that the progress on individual claim goals can be tracked in shorter increments.

Athens has also developed specialized reports including loss triangles to measure development over various periods of time and benchmarking reports to measure one client against others in similar industries or areas

SERVICES

We offer comprehensive Workers' Compensation Claims Administration services in the State of Texas:

- Workers' Compensation
- Medical Bill Review
- Property Claims
- SIU/Investigation
- Casualty Claims
- Health Care Networks
- Managed Care
- Texas Nonsubscription

Founded in 1976, Athens Administrators delivers superior workers' compensation and liability claims administration services and support with the highest level of personalized attention.

We are a full service, customer-centered organization dedicated to creating value and delivering results.



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