

Athens Services for Program Business



Program Business is very distinct and highly nuanced, requiring not only superior industry experience, but a deep understanding of the varied - and sometimes competing - interests of all involved parties. At Athens, our Program Business Specialists work closely with stakeholders to design programs that deliver exceptional claims service to policyholders and maximize underwriting returns across the board.

OUR APPROACH

We believe everyone realizes optimal value when we're involved from the very beginning. This makes the program far more effective, while creating a structure where the interests of all parties are actively represented and satisfied. Our role includes - but isn't limited to - building out several key components:

- Helping create policy language.
- Identifying and defining participating guidelines.
- Establishing industry best practices.
- Defining safety standards.
- Creating special claims handling guidelines.

OUR TEAM

Our experienced adjusters understand that coverage, investigations and reserving are crucial to your success. By focusing solely on the Program Market, these industry specialists provide nationwide expertise that translates into better service and superior results. Some of the capabilities that set us apart include:

- Maintaining excellent audit results and data integrity.
- Converting data into actions that yield better outcomes.
- Strict adherence to client instructions at every step.
- Ensuring full compliance with all regulatory and diligence requirements.
- Creating customized solutions with full transparency.

OUR DIFFERENCE

Unlike many third-party claims administrators, we do not ask clients to fit into our box. Instead, we build the box together. This integrated, holistic view allows us to expertly handle all claims, while communicating and coordinating among all stakeholders to deliver a faster, more satisfactory resolution. We're proud to offer:

- Highest approval ratings from a comprehensive list of carriers.
- A focus on maximizing stakeholder return on investment (ROI).
- Numerous revenue generation possibilities for associations or groups.
- State-of-the-art technology and processes.
- Resources solely dedicated to Program Business.

OUR PROVEN METHODOLOGY

Our ability to deliver superior, measurable results is driven by our comprehensive approach to medical cost containment:

- **Cost-Containment:** Focused on reducing medical and indemnity expenses while ensuring appropriate care for injured workers.
- **Compliance:** Adhering to state regulations, fee schedules, and legal requirements for treatment and billing.
- **Coordination:** Streamlining communication and workflows between providers, payers, employers, and injured employees to optimize outcomes.