



# liability nurse consultation



Sedgwick's experienced, diverse team of nurse consultants provides cost-effective solutions for clients. By closely analyzing the medical aspects of each case, they have proven to reduce settlements associated with liability claims.

## Liability nurse consultation program

Sedgwick's liability nurse consultation program is designed to be a valuable tool in the evaluation of the medical component of general liability claims for our clients. Our in-house team of nurse consultants will review and analyze medical treatment records associated with general liability, bodily injury, auto and personal injury protection claims, offering a unique perspective regarding the nature and cause of the injury. Our nurse consultant analysis helps our examiners reduce damages by identifying the treatments that are causally related to the claim while separating those that may not be related.

## A comprehensive view

Utilizing the expertise of a liability nurse consultant provides a broader, more comprehensive picture of the medical aspects of a claim. While an examiner or attorney could have a paralegal create a standard chronology, and have a high-priced physician advisor render an opinion about relatedness or causality, the nurse consultant is able to provide both of these perspectives and everything in between. Our liability nurse consultants work with our clients and examiners to:

- Create a working chronology that also includes research influencing the clinical opinions pertaining to causation and damages
- Look at the pre-existing conditions and medications, prior injuries and surgeries to determine if any of these issues impacted the claim
- Provide medical facts and information and identify missing records that could be critical to the case

## The right resource at the right time

Certain aspects of a claimant's injury and/or medical treatment will trigger the examiner to consider review by a nurse consultant. The referral triggers include, but are not limited to:

- Any bodily injury claim with a total incurred beyond a threshold established with the client
- Questions of causal link between injury and treatment
- Pre-injury medical history; pre-morbidities, disability
- Unusual diagnoses or treatments that require medical research
- Extensive treatment, multiple modalities with evidence of attorney-driven care
- High incidences of claims from a particular attorney
- Lack of property damage with disproportionate injury or treatment and excessive medical specials totals
- Treatment that is inconsistent with diagnosis
- A need for confirmation that all submitted medical bills are related to the claimed injury and related subsequent treatment
- Significant psychological/psychiatric treatment
- Alleged heart attacks, strokes and/or brain injury
- Death claims with questionable causation
- Any question that arises on a claim that requires expert medical analysis

"We received a demand in excess of \$1M; we settled the case at \$285K after receiving the nurse's report. Cost to the claim file for the nurse review was only \$440."  
- Claims examiner, national retailer



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### Unique benefits for our clients

Sedgwick's liability nurse consultation services offer several key advantages, including:

- Better outcome management and delivery of consistent services through nurse case reviews, total performance management and ongoing training/certifications
- Confirmation that the treatment rendered was related and/or appropriate, including frequency and duration
- Reduced use of physician advisors and paralegals resulting in overall lower claim costs
- Mining of valuable medical information to reduce loss cost and expenses or negotiate favorable settlements
- An experienced team of nurse consultants with a broad range of clinical expertise employed by Sedgwick (not contracted) with an average of 26 years of combined clinical and consultant experience
- Nurses, many licensed as claims adjusters, able to transform volumes of medical records into focused reports designed to help the claims examiner determine appropriate total claim value
- The convenience of having direct access to the Sedgwick claims system
- The ability to collaborate with defense counsel and claims professionals, and make recommendations for types of specialty physicians for IME or other purposes
- Identification of potential medical malpractice situations which may adversely affect the treatment outcome
- Integration of healthcare and nursing guidelines, standards and regulations as related to the medical facts and issues of a claim

"I love to tell the client when we are able to reach big savings. Not only did we get a great pre-litigation settlement, but didn't have to incur any defense costs." - *Sedgwick litigation consultant*

### The Sedgwick approach

If the claims examiner and/or the client believe a claim is a candidate for nurse consultation, the examiner will request one of the following reviews:

- Tier I – a focused memo analyzing a singular issue or research topic, completed by 20 business days of assignment
- Tier II – a comprehensive chronology and analysis, including recommendations and opinions on causation and damages, completed by 20 business days

"The report from my nurse was very concise, yet thorough, and gave me the information I needed to refute the demand package." - *Sedgwick claims examiner*

**Contact Sedgwick today to learn more about our liability nurse consultation services.**

**866-225-9951**

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