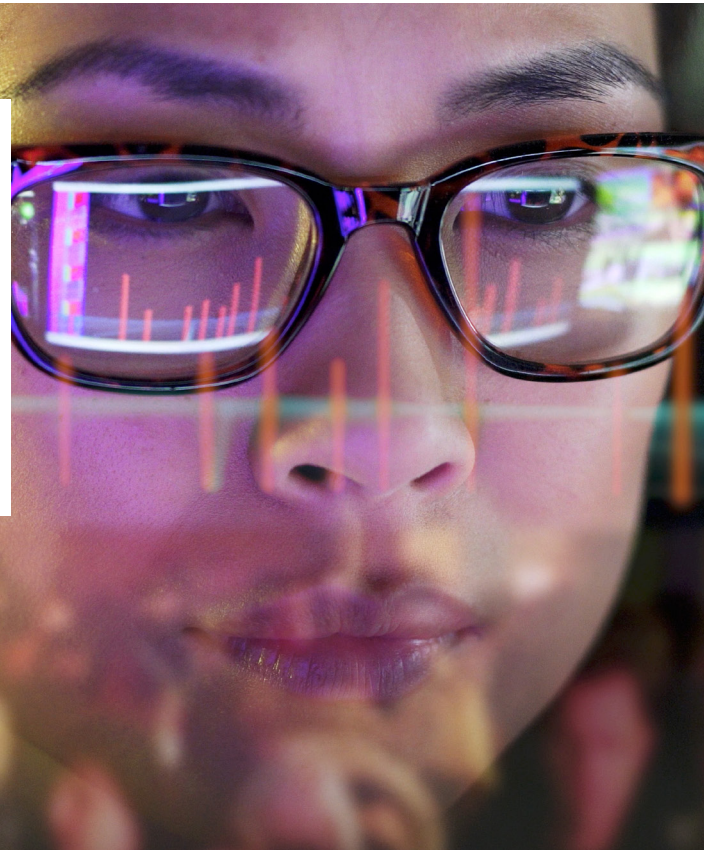


WTW Advanced Claims Package

Work injury reporting application



Introducing WTW's Advanced Claims Package

The Advanced Claims Package (ACP) is WTW's proprietary work injury reporting and analysis application. It provides a concise, user-friendly, visual illustration of workplace injury trends across an entire workforce inclusive of all departments, functions, and geographies.

Our ACP analytics application can be accessed through WTW's Risk Intelligence Central platform for our existing clients or as a series of standalone work injury analysis reports for new clients. It provides a fundamental starting point for the development and implementation of work injury prevention and mitigation measures, as well as assessing overall losses from a corporate perspective.

Work injury challenges in a post-pandemic environment

Every year more than 1.1 million people die from occupational accidents or work-related diseases in Asia and the Pacific.¹ This impacts not only the lives of individual workers and their families, but also the reputation of the companies that employ them as employers are liable by regulation to provide their employees with a safe place of work. Now that

countries across the region have relaxed their COVID-19 restrictions and worksites are opening up, the number of work-related fatalities and serious injuries are again rising.² Increasing salaries, higher medical expenses, and litigation frequency are also likely to have an inflationary impact on work injury insurance premiums.

Employers, especially those from labour intensive industries, are facing increasing regulatory pressure to implement effective safety management strategies and procedures in order to reduce relatively high frequency of work injury claims. The main challenge for employers to reduce the amount of claims is to identify and understand key drivers that result in traditionally high work injury claims performance.



The ACP analytics application can analyse:

- Claims frequency
- Loss severity
- Location of claims
- Job description
- Type of claim
- Cause of claim
- Nature of injury
- Body part injured
- Medical expenses
- Indemnity expenses
- Reporting lag time
- Length of service

¹Safety and health at work in Asia and the Pacific, International Labor Organization (ILO).

²Alarming Rise in Workplace Accidents in Asia as Covid Restrictions Ease, Kee Safety Singapore, 4th May 2021.



Through a comprehensive understanding of the claims drivers, companies are better positioned to develop and implement more effective safety strategies and procedures, which can be targeted towards high-risk exposures and at a minimum should include:

- Applicable safety management structures
- Work safety risk assessments
- Effective safety promotion and training
- Appropriate safety committee priorities
- Accident and incident reporting
- Safe work methods and procedures
- Targeted safety audits and inspections
- Suitable contractor safety management
- Correct safety rules and regulations
- Emergency preparedness and response



Simplified structure: As shown in *Figure 2* overleaf, ACP dashboards and reports are structured to provide a high-level snapshot of work injury exposures, in graphic and tabulated format, as well as facilitating a more detailed analysis of claim parameters if required.



Straight forward data collection: Using a simple excel spreadsheet with specific data categories, you can directly load claims data via the WTW Risk Intelligence Central (RIC) platform or send it to us for data processing.



Reporting flexibility: WTW can generate ACP reports on a frequency that is in accordance with your needs and local regulations.



Dynamic visual presentation: ACP dashboards and reports present claims data in a visually dynamic format for easy referencing, data segmentation and trend monitoring.



Client specific regional application: Analysis output generated by the ACP application is applicable to all organisations throughout the Asia-Pacific. The data is client specific and therefore can be adapted to any organisation regardless of industry or geography.



ESG diligence: The ACP analysis application assists organisations in fulfilling ESG responsibilities by ensuring social obligations such as employee safety controls are continually monitored and improved.



Entry point to Advanced Analytics and Loss Forecasting: The ACP analysis application provides an entry point to more detailed work injury analytics and loss forecasting services available through the Risk and Analytics team at WTW.

Maximising the ACP analysis application

The analysis application can process data from insurance carriers or directly from your organisation. For a meaningful and comprehensive analysis, it is essential to use the excel spreadsheet provided by us which includes specific data input categories specified by our application team.

Why the ACP



Enhancing work injury claims performance:

As illustrated in *Figure 1* below, organisations that use work injury analytics are better positioned to improve the effectiveness of their safety strategies. The below graph provides an example of improved safety performance, in terms of lost-time injuries, following the application of enhanced safety strategies, based on a detailed analysis of workplace accidents.

Figure 1. Lost-time injury results using work injury claims data to improve safety strategies

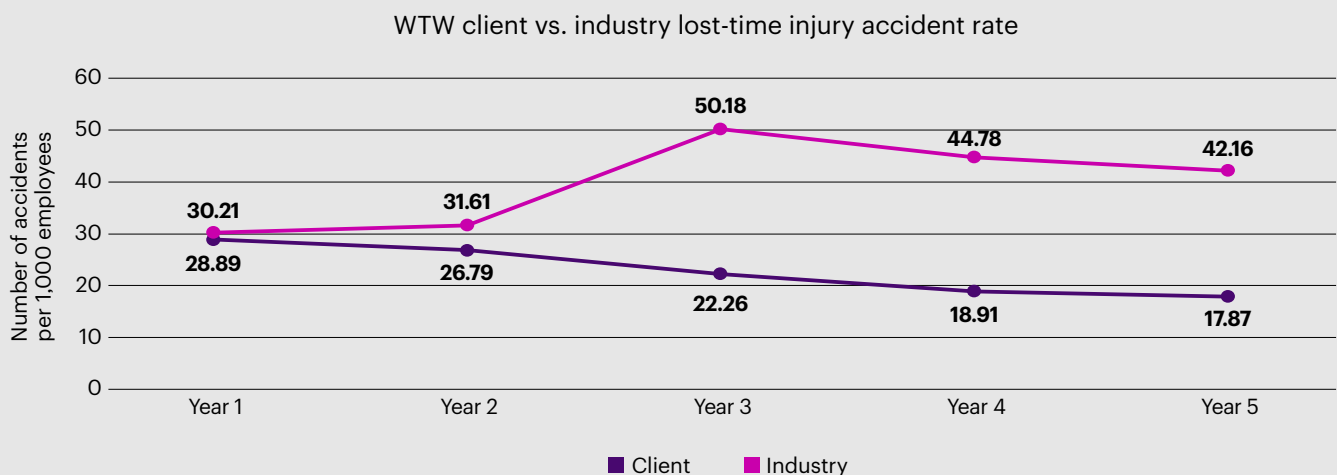


Figure 2. Sample Advanced Claims Package (ACP) report dashboard



Further information

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About WTW

At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organisational resilience, motivate your workforce and maximise performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at wtwco.com.



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WTW-HP-2023-0669

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