

Claim Management Philosophy

At Harbor America, we have a very unique, yet simple philosophy. We believe that no two claims are the same and each claim should be handled as a unique and individual situation. Therefore, we believe that through diligence and innovative thinking we can impact each claim to reduce costs and disruption of workforce. We accomplish this through a multiple-faceted approach in our claims handling. We maintain total control and oversight of each claim and welcome our Clients' participation in the claims handling process.

Claims Specialist

Each Harbor America Client is assigned a dedicated Claims Specialist. The role of the Claims Specialist is to act as a liaison between Harbor America's clients, injured workers, and the respective insurance carrier responsible for adjudicating the clients workers' compensation claims to ensure claims are handled in a timely manner with the best possible outcome. The Claims Specialist is the primary contact for claim specific information at Harbor America.

Claims Reporting

The single most important factor in the handling of Workers' Compensation Claims is time. Time dictates everything from statutory guidelines to proper investigation. With that in mind, Harbor America requires our Clients to report any and all work-related incidents to the Claims Department within 24 hours of their knowledge of the incident.

Incidents are defined as any episode in which one or more employees are involved in any situation in which an injury of any kind has occurred or could have occurred. This is inclusive of all injuries in which medical treatment was not sought or was rejected. In our experience, even injuries in which an employee refuses medical treatment has a potential to later become a full claim.

Light Duty

Harbor America is an advocate of introducing employees back into the workforce at a speed and level at which they are medically able to do so. Additionally, this approach improves your loss history, ultimately resulting in lower premium costs. Harbor America requires that all Clients make reasonable and necessary accommodations that may be required to return an injured employee to a modified work position commensurate with the temporary work restrictions authorized by the treating physician. Whenever a light duty release is obtained, the Client agrees to provide a light duty position if said position can be reasonably established without a significant, adverse impact on the Client's business operations. In cases where the Client is incapable, for any reason(s), of providing a light duty position, Harbor America can act as a third-party vendor in offering modified work through its Alternative Light Duty (ALD) Program. The Client agrees to pay all applicable wages when an employee is working in any modified work position that was established by the Client directly or through the ALD program.