

# FIRST CHOICE FOR CUTTING CLAIMS COSTS



**HCML's Immediate Medical Assessment (IMA) sets new benchmarks in five key performance areas, enabling insurers to take control of unrepresented low-value personal injury claims, reduce costs & life-cycles, and accelerate claimant recovery times.**

## Non-Represented Claims Levels

Where an Immediate Medical Assessment has been carried out, up to 96% of claimants chose not to engage legal representation, and instead deal directly with an insurer to settle their claim.

## Claims Handling

The process aims to reduce claims handler touch-points while maximising early treatment for claimants. It dovetails seamlessly with existing early capture and intervention strategies, enabling a medical assessment, car repair and car hire to be arranged in the same initial phone call. A client portal gives claims handlers access to real-time status updates, resulting in a streamlined claimant journey due to more efficient transfer of information.

## Case Duration

After the IMA, a report can typically be provided to the customer within 1 working day, and case durations can be cut to just 22 days. As a result, earlier & better settlements are achieved for all parties.

## Fairness to Claimants

With unparalleled customer satisfaction levels, the IMA process provides a better journey and accelerated recovery for motor injury claimants. It ensures earlier intervention, with an assessment usually being carried out within 2 hours of HCML receiving a referral. The result is that the claimant receives rapid & fair compensation.

## Assessment & Treatment Costs

The IMA is significantly less expensive than a medico-legal report, and up to 80% of cases are appropriately managed through self-help strategies with telephone case management support.

After the assessment, claimants can follow one of three different stepped-care rehabilitation pathways, or if clinically appropriate and approved, a case can be escalated to more relevant intervention.

Physiotherapy intervention is optimised by managing appropriate treatment session numbers, with an average of 2.5 sessions across all cases.

A clinically  
robust pre-claim  
assessment which  
aims to improve  
combined operating  
ratios while  
delivering fairness to  
claimants



### Why choose HCML?

- HCML engages with statutory, voluntary & NHS services in order to strategically boost rehabilitation and accelerate recovery
- Our systems & processes are designed around providing cost effectiveness and reductions in case life-cycles
- We employ & develop the highest calibre of case manager with the experience and qualifications to ensure successful outcomes
- HCML only uses market leading evidence-based treatment modalities, arranged and carried out by fully experienced & qualified clinicians
- Where appropriate, all assessments & rehabilitation interventions are aimed at enabling a safe and sustainable return to work

### About us

Established in 2003, HCML is a leading provider of rehabilitation case management & treatment. We assist injured and ill individuals to maximise their recovery, while at the same time easing the burden on insurers & claims handlers by minimising unproductive time and managing the rehabilitation process



the brain injury association



To find out how you can benefit from HCML's end-to-end rehabilitation & case management services, please contact us:

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