

Executive Snapshot

OVERVIEW

Prepared for: Sample CDL Fleet

Fleet Size: 50 CDL Drivers

Reporting Period: Sample Month

TOTAL ESTIMATED BUSINESS IMPACT

\$307,842

\$17,425 verified savings + \$290,417 sales pressure removed

EXECUTIVE READOUT

Claim leakage controlled

RTW savings documented

<p style="font-size: 10px; margin: 0;">VERIFIED SAVINGS</p> <h2 style="margin: 0;">\$17,425</h2> <p style="font-size: 8px; margin-top: 5px;">Direct claim-cost reduction from documented RTW savings.</p>	<p style="font-size: 10px; margin: 0;">FLEET NET SAVINGS</p> <h2 style="margin: 0;">\$14,811</h2> <p style="font-size: 8px; margin-top: 5px;">Estimated net savings after program economics.</p>	<p style="font-size: 10px; margin: 0;">RTW DAYS SAVED</p> <h2 style="margin: 0;">41</h2> <p style="font-size: 8px; margin-top: 5px;">Company average days out minus actual RTW days.</p>	<p style="font-size: 10px; margin: 0;">EMPLOYEES OUT</p> <h2 style="margin: 0;">2</h2> <p style="font-size: 8px; margin-top: 5px;">Open claims without actual RTW date entered.</p>
<p style="font-size: 10px; margin: 0;">CLAIMS REVIEWED</p> <h2 style="margin: 0;">6</h2> <p style="font-size: 8px; margin-top: 5px;">Four claims currently show verified savings.</p>	<p style="font-size: 10px; margin: 0;">AVERAGE LAG TIME</p> <h2 style="margin: 0;">2.7</h2> <p style="font-size: 8px; margin-top: 5px;">Average days between injury and reporting.</p>	<p style="font-size: 10px; margin: 0;">AVERAGE ACTUAL RTW DAYS</p> <h2 style="margin: 0;">7.8</h2> <p style="font-size: 8px; margin-top: 5px;">Average across claims with actual RTW days entered.</p>	

BOTTOM LINE

18WW turns claim data, RTW progress, documentation gaps, and financial impact into one executive-facing review.

Claims Snapshot

CLAIMS

Sample claims are structured around the same operating fields used by the 18WW app: claim number, driver, injury area, claim stage/status, lag days, company average days out, actual RTW days, and savings by claim.

Claim	Driver	Injury	Stage	Lag	Avg Days Out	Actual RTW	Savings
CLM-001	Driver A	Shoulder	Modified Duty	4	18	5	\$5,525
CLM-002	Driver B	Low Back	Out of Work	3	18	Out	\$0
CLM-003	Driver C	Knee	Full Duty	1	18	8	\$4,250
CLM-004	Driver D	Wrist	Out of Work	6	18	Out	\$0
CLM-005	Driver E	Neck	Modified Duty	0	18	9	\$3,825
CLM-006	Driver F	Ankle	Modified Duty	2	18	9	\$3,825

Priority Risk

Two employees are still out of work. Review work ability forms, restrictions, and modified-duty placement.

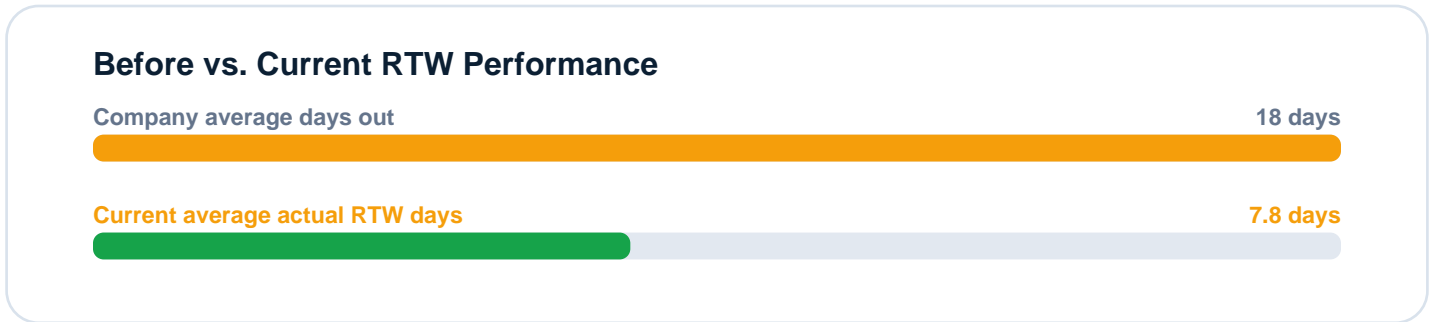
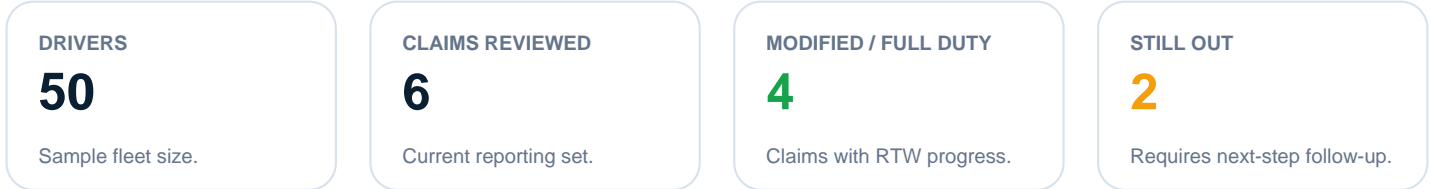
Claim-Control Signal

Four claims already have documented RTW savings, totaling \$17,425 in verified savings.

Return-to-Work Progress

RTW

RTW performance is based on company average days out compared to actual RTW days entered on each claim. The goal is to reduce lost-time exposure and move medically appropriate claims into modified-duty paths faster.



RTW Result
 41 estimated lost-time days saved across four claims with actual RTW days entered.

Documentation & Claim-Control Checklist

DOCUMENTATION

This section turns the report from a passive scorecard into an action workflow. Missing work ability forms and employee statements can delay modified-duty placement and increase lost-time exposure.

<input checked="" type="checkbox"/>	FROI Submitted	Complete
<input checked="" type="checkbox"/>	Supervisor Report Completed	Complete
<input type="checkbox"/>	Employee Statement Collected	Missing
<input type="checkbox"/>	OSHA 301 Started	In Progress
<input type="checkbox"/>	Work Ability Form Received	Missing
<input checked="" type="checkbox"/>	Adjuster Packet Sent	Complete

Next Action

Collect missing work ability forms on the two active out-of-work claims and confirm restrictions with the treating provider.

Savings & Financial Impact

SAVINGS

The financial view ties claim-control activity to verified savings, cost per FTE, sales pressure removed, and controllable premium exposure.

<p>VERIFIED SAVINGS</p> <p>\$17,425</p> <p>Sum of savings by claim.</p>	<p>SALES PRESSURE REMOVED</p> <p>\$290,417</p> <p>Verified savings divided by 6% profit margin.</p>	<p>TOTAL IMPACT</p> <p>\$307,842</p> <p>Verified savings + sales pressure removed.</p>
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<p>TRUE COST / FTE</p> <p>\$5,000</p> <p>\$250,000 total WC cost / 50 drivers.</p>	<p>ADJUSTED COST / FTE</p> <p>\$4,652</p> <p>After verified savings.</p>	<p>SAVINGS / FTE</p> <p>\$349</p> <p>Verified savings / 50 drivers.</p>	<p>PREMIUM LIFT REMOVED</p> <p>\$17,425</p> <p>Capped at controllable premium.</p>
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Premium / MOD Inputs

Current Premium	\$250,000
Estimated MOD	1.25
Target MOD	0.95
Premium at Target MOD	\$190,000
Controllable Premium	\$60,000

Formula

At a 6% margin, every \$1 in avoided claim cost removes about \$16.67 of sales pressure.

$\$17,425 / 0.06 = \$290,417$

$\$17,425 + \$290,417 = \$307,842$

Next 30-Day Action Plan

NEXT STEPS

The goal is to turn the executive report into specific claim actions before severity increases. The next 30 days should focus on claims still out of work, missing documentation, lag-time control, and monthly savings updates.

- 1 **Close missing employee statements and work ability forms on open claims.**
- 2 **Assign modified-duty work where medically appropriate within 24-72 hours.**
- 3 **Review the two employees currently out of work and document the next RTW step.**
- 4 **Track lag time weekly by terminal and flag any claim reported after 24 hours.**
- 5 **Update savings, premium exposure, and RTW progress in next month's report.**

Executive Close

18WW is not just reporting claims. It organizes claim response, RTW execution, documentation control, and financial impact into one operating system for CDL fleets.