




## Substantial cost reduction thanks to comprehensive support during accident management processes

HRM Systems helps companies insured by Suva to reduce their accident-related costs by providing comprehensive services in the context of prevention and processing, and represents their interests when it comes to optimising premiums.

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|  <span style="font-size: 24px; font-weight: bold; margin-left: 10px;">Prevention</span>           | <ul style="list-style-type: none"> <li>▶ Expert reports</li> <li>▶ Consulting</li> <li>▶ External audits</li> </ul>  |
|  <span style="font-size: 24px; font-weight: bold; margin-left: 10px;">Processing</span>           | <ul style="list-style-type: none"> <li>▶ Analysing all accident reports</li> <li>▶ Guaranteeing recourse</li> <li>▶ Clarifying suspected pensions</li> </ul> |
|  <span style="font-size: 24px; font-weight: bold; margin-left: 10px;">Premium optimisation</span> | <ul style="list-style-type: none"> <li>▶ Insurance structure</li> <li>▶ Supporting you with procedures</li> <li>▶ Representing your interests</li> </ul>     |

### Greater transparency – lower costs – lower premiums

All accidents are systematically reviewed by our specialists. This allows for more targeted support when managing accidents and, where required, also when implementing claim management processes. Our specialists can identify any premium-related problems and their possible long-term consequences at an early stage, making it easier for you to coordinate and take reintegration measures.

