



# TRIFORTA

## A SMARTER APPROACH TO WORKERS' COMP

Designed for Employers Who Prioritize  
Safety and Fiscal Discipline



Diligent organizations invest heavily in training and safety, yet premiums continue to escalate under traditional workers'-compensation models. Carriers control the data, provide minimal transparency, and often penalize responsible employers alongside the negligent.

We put you back in charge with a self-funded structure, reinforced by stop-loss protection and Guardian™, our real-time injury-to-recovery command center.

### Why Traditional Workers' Comp Keeps You Overpaying

#### Unpredictable Expenses

Blanket premiums rise 10–20% each renewal, with no view into claim spend.

#### Little Transparency or Control

Carriers retain ownership of the claim file; reserve increases become apparent only when financial statements are issued.

#### Unrecognized Safety Efforts

Companies that excel in risk mitigation frequently subsidize those that do not, receiving little financial recognition for superior practices.





## How Guardian™ Restores Control

Guardian™ is our 24-hour platform integrating actuarial analytics, nurse triage, tele-occupational medicine, and live dashboards to ensure every claim proceeds according to evidence-based benchmarks.



### Step 1: Diagnose

Our Guardian™ actuaries mine years of claims data to uncover hidden cost drivers, then engineer a strategy that recaptures lost revenue.

### Step 2: Design

We structure data-driven self-funded captives with calibrated stop-loss, ensuring you capture savings while staying shielded from catastrophic claims.

### Step 3: Drive

Guardian™ triggers nurse triage, live ODG/MTUS benchmarking, and return-to-work navigation, cutting durations and litigation before they spiral.

## How Triforta Outperforms Carriers

Traditional Carrier Model	Triforta + Guardian™
Lacks claim-level granularity; you see only aggregate loss runs months later.	Line-item visibility into every reserve, plus the ability to keep any surplus.
Restricted provider networks with marked-up fees.	Open access providers and direct-contract discounts.
Generic, one-size-fits-all loss control handouts.	Predict-and-prevent analytics with KPIs tailored to each work site.
Premiums rise each year, even when your safety record improves.	Stop loss ceilings and captive dividends that stabilize total cost of risk.



## Results Our Clients Experience

**30%**

reduction in aggregate claim spend within 12 months.

**34%**

decrease in average lost-time days.

**Up to 60%**

lower medical costs for benchmarked top performers.



## Ready for More Details?

Dive deeper into our approach, discover success stories, and explore how self-funding plus stop-loss can radically transform your workers' comp costs.

Forged in CA & NV

[triforta.com](https://triforta.com)

| (800) 892-6550

Scan the QR Code  
To Learn More



 TRIFORTA