



Insure that your claims are properly handled and analyzed to lower your cost for Workers' Compensation insurance.

ClaimGuard Analyst Services

On Existing Claims:

- Past events are analyzed to determine:
 - How can the claim be managed more efficiently?
 - Steps to take now to reduce the costs of the claim?
 - How can we eliminate future exposures?
- Past and present claim reserve levels are analyzed for accuracy.
- The claims examiner is systematically contacted to bring the claim to closure.
- The employer representative is updated on claim activity on an ongoing basis.

On New Claims:

- The facts and issues of the claim are analyzed.
- A pro-active plan of action is determined with all parties.
 - Immediate actions can be taken to reduce financial exposure.
- Claim reserve levels are reviewed for accuracy.
- The claims examiner is contacted on an ongoing basis to bring the claim to closure.
- The employer representative is updated on claim activity on an ongoing basis.

Other Activities:

- Monitor claims and reserve activity and negotiate claim closure and/or reserve reduction at key occurrences. For example; "Unit Stat" filing, retro calculation and/or renewal dates.
- Information resource for clients who have problems, questions or concerns.
- Arrange claims reviews with the client and insurer when necessary.