

# ARE YOU PREPARED?

**Successfully Manage Claims and Risk:  
A How-To Guide**



A Third-Party Administrator  
of Claims and Risk Management

## CLAIMS & RISK MANAGEMENT

# How to Proactively Reduce Claim Cost and Manage Risk.

### 1. Use a comprehensive approach.

A comprehensive approach to claims and risk management combines expertise and responsive, customized service, as well as innovative programs and technologies to minimize your total claim costs and help you manage risk.

### 2. Prepare with high-level, personalized services.

Personalized service ensures you're always backed by an expert who knows your business like you do. Move past claims with a dedicated claims expert who functions as the main point of contact on all matters.

Your personal claims handler should work with you directly to ensure a clear understanding of your claims goals and outline a specific course of action to help you achieve them.

### 3. Uncover risk with on-site observations and assessment.

Risk is everywhere. Take advantage of on-site assessment services that proactively uncover, minimize and prevent risk. Only work with highly trained individuals who are skilled in examining and determining risk in your environment. For a complete and thorough analysis, individual department-specific and service-specific assessments are most effective. Assessments are highly recommended for high-risk environments.

### 4. Use custom-built software to centralize your claims information and streamline your claims processes.

Use specific tools that really serve you. Save time, secure and control important information with custom-built, web-based claims management software.

Provided by a third-party administrator, tailored softwares make it easier than ever to view, share and keep up with all of your active claims, claims history and all other supporting documents.

#### The flexibility to choose how and when to view everything you need with FileHandler™.

- Generate customized loss run reports any time or have our team assist you in preparing automated loss runs on your behalf.
- Review real-time financial information, credit enhancement and risk mitigation services which can contribute immediately to a client's bottom line.

## SUCCESS FACTORS

# How to Use TPA Services to Reduce Risk and Why It Matters.

### 1. The benefits of expert authority in the public sector space.

The advantages of teaming up with a trusted Third-Party Administrator (TPA) keeps your administration focused on the big picture vision, and should instill confidence in knowing every action is being taken to ensure the best outcome for your business and bottom line.

Excellent claims and risk management involves:

- Keeping up with evolving risk. Knowing that someone's got your back who is constantly recognizing and informed of emerging industry trends.
- A commitment to knowing best practices and executing policies to ensure effective, careful and intelligent claims and risk management.
- A dedicated claims handler who truly knows and understands your goals and is able to provide flexible plans that fit your exact needs.
- Understanding the different industry landscapes and their unique challenges.
- Knowing the ins and outs out of claims. Receiving support from a claims expert on the outside can provide more clarity by seeing all sides of claims and risk.

- Awareness of the particularities of state jurisdictions.
- Offering risk solutions to reduce frequency of same types of claims.
- Creating a well-rounded, collaborative environment with the insured, carrier, broker and anyone else involved, as well as knowing the roles and when not to step in so everyone can benefit.

### 2. It gets personal.

In the public sector, even minor claims can have devastating effects if not properly handled and any decision made has the potential to impact a lot of people. In this respect, risk managers and claims handlers need to be thorough at every step and invested in the long-term interests of their clients.

### 3. Affiliations matter. Access more resources and support.

Use third-party services with strong network ties. Strong networking means shared values and easier access to additional support from trusted partnerships, advisory boards and vendors when you need insurance coverage, defense counsel, brokerage services or other connections.

# Uncertainty Can Be Planned For.

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## Claims Management

- A single source of claims contact who knows and understands your claims goals
- Managed claims within the SIR from start to finish
- FileHandler, our state-of-the-art claims system with online real-time access to all claims documents, financials and loss reports
- 24/7 engagement of our experienced claims personnel for any claim emergency needs
- State and federal claims reporting on Medicare, OFAC, SIU, ISO-Index and child support liens
- Nationwide access to claims vendors with pre-negotiated reduced rates
- Legal monitoring and bill review
- Excess carrier claim reporting

## Risk Management

- On-site risk management assessments
- Loss experience and cost of risk analysis
- Staff training and risk management resource materials
- Customizable risk management platform that provides useful information on mitigating risk



# Prepare for Tomorrow.

Move past claims with tailored claims and risk management solutions and support from dedicated experts.

**MOVE  
FORWARD  
FEARLESSLY®**

## SERVING THESE PUBLIC ENTITIES MARKETS

Locational Districts | Public Agencies | Education | Other

- Cities and Counties
- Townships and Boroughs
- State Government and Special Districts
- K-12 Schools
- Colleges and Universities
- School Boards
- Public Officials
- Law Enforcement
- Transit Authorities
- Other publicly funded agencies on a single-risk or group-risk basis

## CONTACT OUR EXPERTS WHO UNDERSTAND THE RISK YOU FACE



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Move Forward Fearlessly  
with tailored tools,  
services and more.**

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