



## Claim Advocacy Services

### Claim Need Analysis

- Interview client
- Determine goals and exposures
- Outline carrier requirements
- Develop service plan and timeline
- Ensure accountability

### Special Handling Instructions

- Client needs analysis
- Negotiation with carrier regarding claim handling instructions
- Implement instructions
- Ensure compliance

### Claim Reviews

- Coverage advocacy
- Reserve adequacy/reduction
- Aggressive plan of action
- Thorough investigations
- Medical management
- Litigation management
- Fraud awareness and defense
- Identify systemic problems
- Push for resolution and closure

### Coverage Advocacy

- Coverage intervention
- Coverage resolution

### TPA RFP/RFQ

- Client needs analysis
- TPA alternatives
- Develop RFP and disseminate
- Analysis of responses
- Interview candidates and visit (tour facilities)
- Prepare comparative matrix
- Assist client in decision

### CAT Management

- » Vendor resources/immediate responders
- Off-site coordination of team
  - » Client
  - » Adjuster
  - » Consultant
  - » Forensic accountant
  - » Construction manager
  - » Others as necessary
- Facilitating advance payments
- Proactive claim management
- Assist with documentation

### Attorney/Vendor Selection

- Determine list of potential candidates
- Interview candidates
- Request/review CV
- Obtain carrier approval
- Review selection of attorney
- Implement to ensure satisfaction

### Healthcare Provider Selection

- Review medical providers
- Tour client facility/plant
- Discuss RTW requirements
- Implement needed changes
- Evaluate NCM
- Job descriptions to doctor
- Video workstation requirements and provide to doctor

### Complex Claim Consulting

- Analysis and strategy development
- Troubleshooting/intervention
- Damage control
- Cost control
- Timely and appropriate vendor list
- Negotiation/resolution strategy
- Mediation and pretrial preparation and participation

## Claim Audits

- Best practices review
- Compliance with special handling requests/instructions
- Compensability verification
- Reserve adequacy
- Detailed file review of adjusting activity
- Confirm file/adjuster supervision and directions
- Cost containment litigation management
- Timely resolution (structured settlement considered if appropriate)

## Financial and Data Analysis

- Benchmarking
- Loss picks & projections
- X-Mod analysis & projections
- Trending analysis
- Collateral analysis
- Deductible threshold analysis

## Letter of Credit Advocacy

- Scrub losses for reduction
- Identify/explain high-implement variables
- Initiate/facilitate risk management best practices
- Discussion/negotiation with carrier

## Industry Resource

- Changes in law
- Industry changes
- Newsletters
- Seminars, workshops and webinars
- Claim management manual
  - » Comprehensive reference source
  - » Tailored to client
  - » Flexible document
  - » Track best practices

## RMIS Evaluation and Assistance

- Identify client needs
- Identify vendors
- Develop matrix
- Contrast/compare RMIS programs

## Insurer Insolvencies

- Rehabilitation vs. liquidation
- Guarantee fund availability/limitations
- Proof of claim processing
- Management of claims



Evaluating and Minimizing  
Your Total Cost of Risk

Focusing on:



- **Loss Prevention & Claims**

Learn more at [www.ajg.com/CORE360](http://www.ajg.com/CORE360)

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