

# Improving Outcomes Through Effective Claim Management

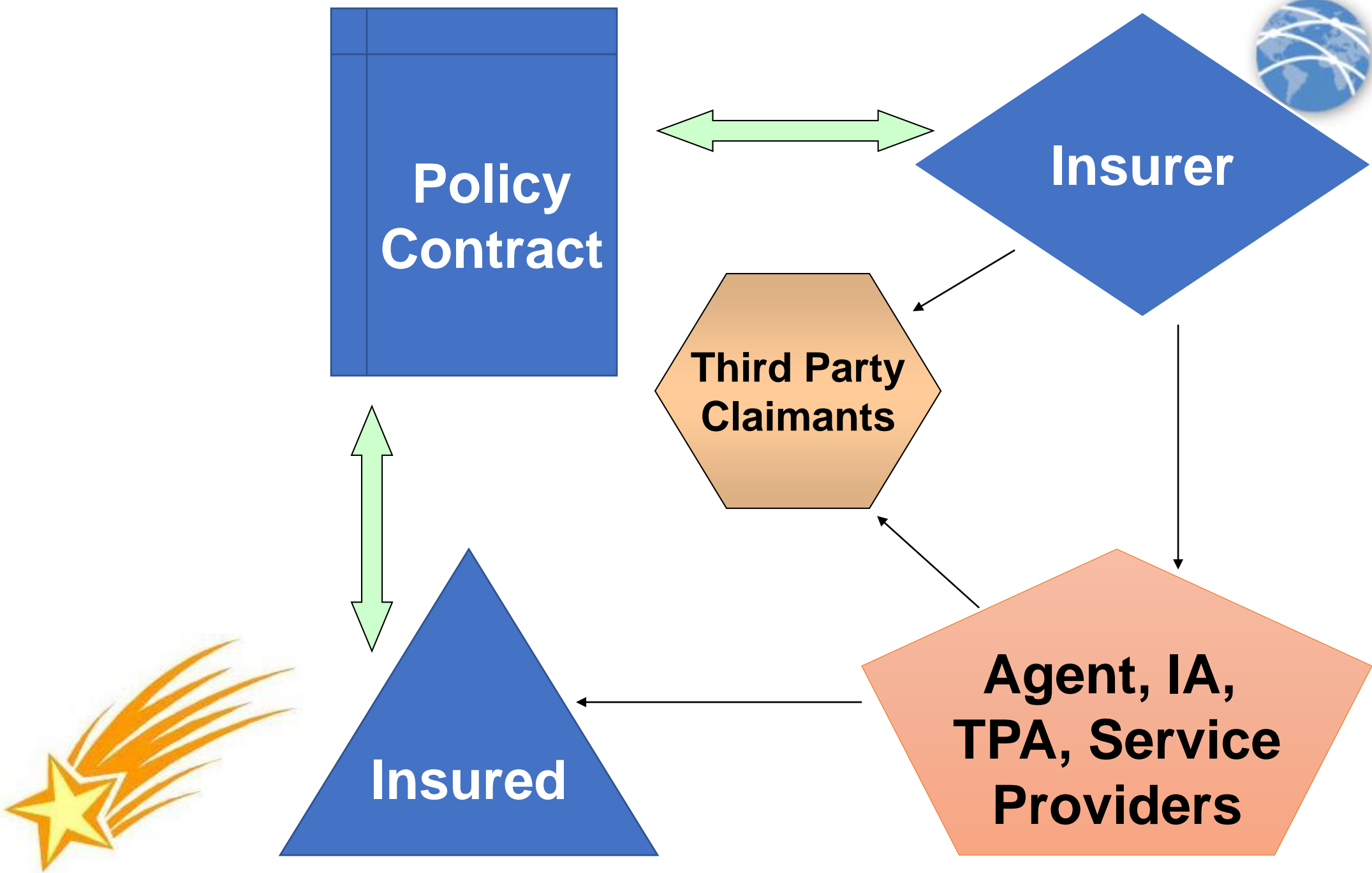
Presented by:  
Elise M. Farnham,  
CPCU, ARM, AIM, CPIW  
President, Illumine Consulting  
[www.elisefarnham.com](http://www.elisefarnham.com)  
770-367-3148  
elise@elisefarnham.com



- **SPEAKER**

- Elise M. Farnham, CPCU, ARM, AIM, CPIW  
President  
Illumine Consulting
- Author, expert witness, educator





**Policy  
Contract**

**Insurer**

**Third Party  
Claimants**

**Agent, IA,  
TPA, Service  
Providers**

**Insured**

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Claim

• Intake - **reporting**

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Process

Investigation - **access**

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Coverage issues – **policy retention**

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RM

Liability / compensability

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Inputs

Negotiation

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Resolution - **input**

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Recovery – **contracts / agreements**

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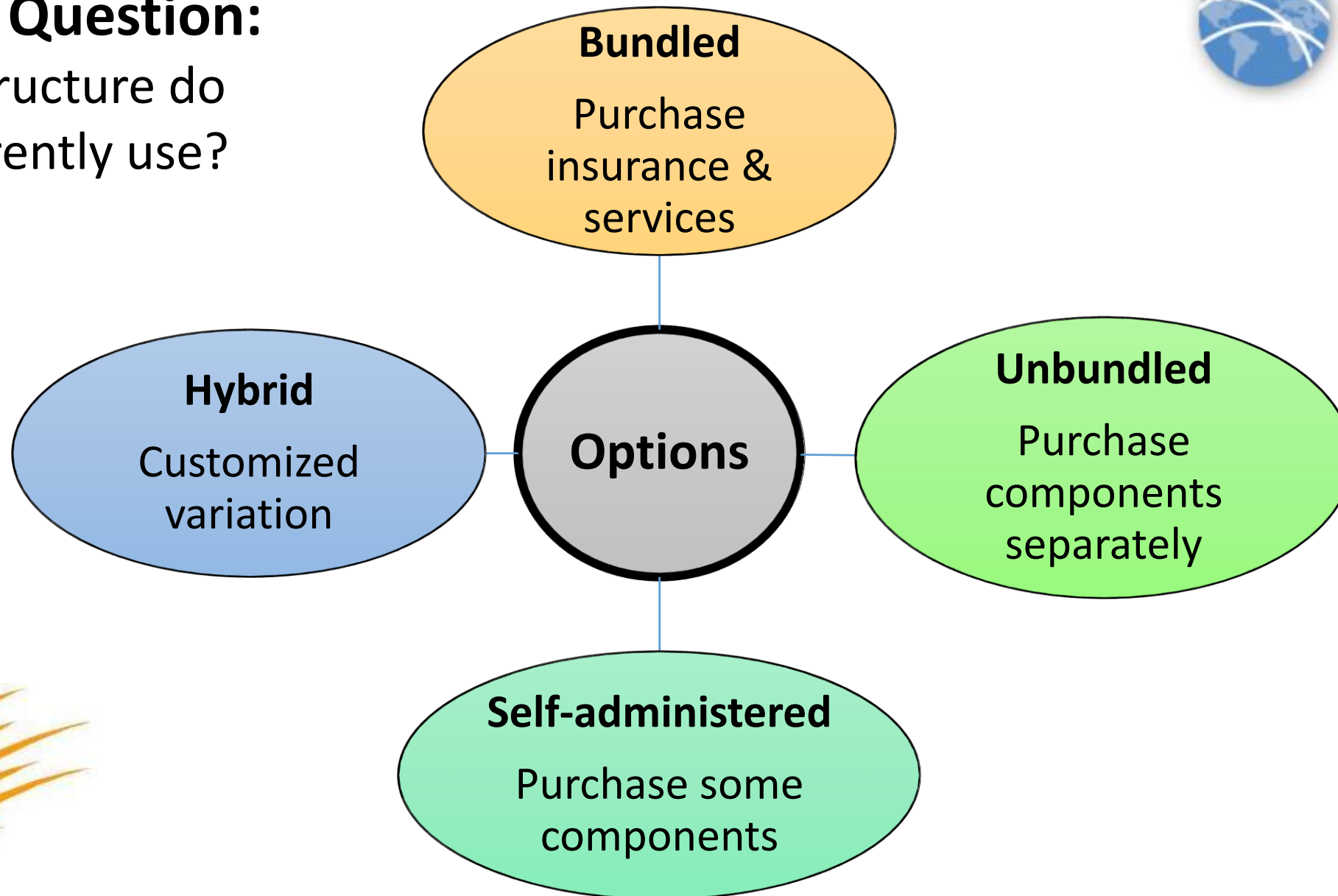


# Purpose of Claim Controls

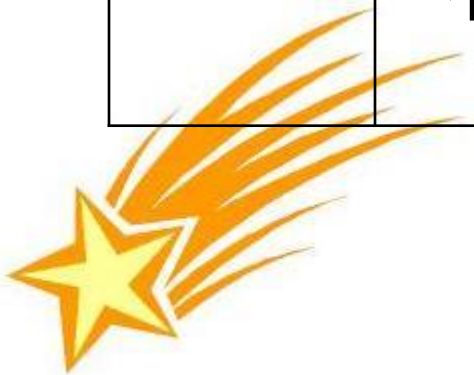


## Polling Question:

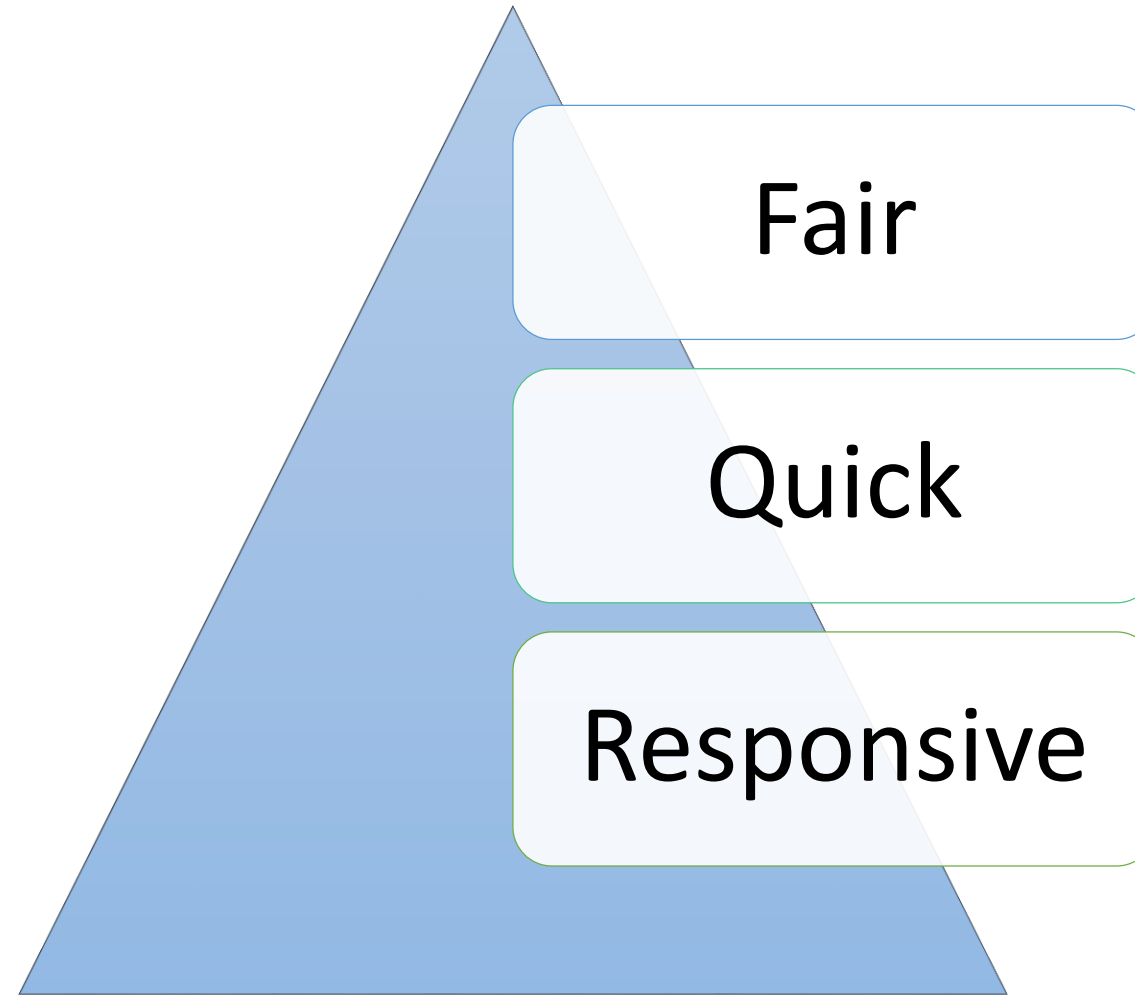
What structure do you currently use?



	Structure		Data				Financial		
	Internal Staffing	Control	Access	Cost	Portability	Accuracy	Predictability	Cashflow Control	Net Costs
<b>Bundled (Ins. Co. Staff)</b>	↓	↓	↓	↓	↓	- ↑	↑	↓	↑
<b>Unbundled (TPA)</b>	↔	↔	↑	↑	↑	- ↑	↔	↔ +	↔
<b>Self-Admin</b>	↑	↑	↑↑	↔	N/A	↑↑	↔	↑	↓



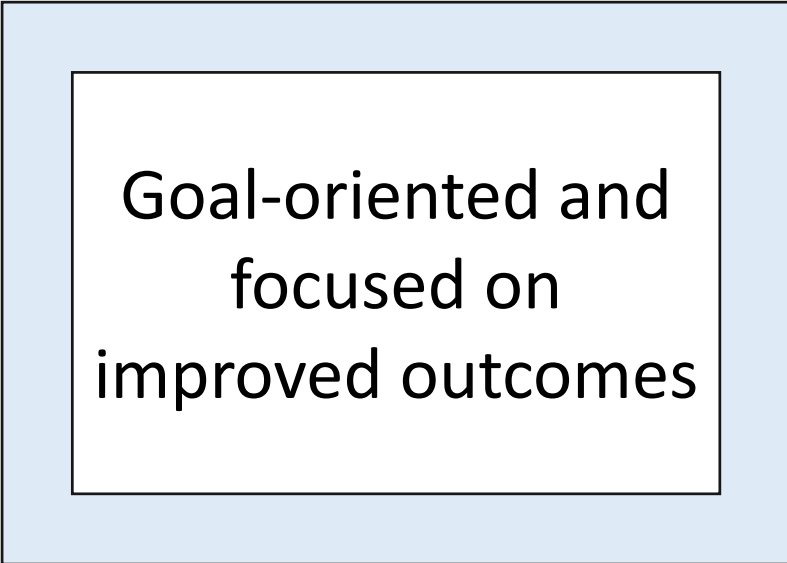

# Service Criteria





# Forward Looking Administrators

- Prepared for the impact of continued climate changes
- Socially responsible
  - Respectful of diversity
  - Community involvement
- Embrace sustainable practices
  - Recycling salvage materials
- Tech savvy
  - Use of drones
  - Digitized



Goal-oriented and  
focused on  
improved outcomes

“The future influences the present just as much as the past.”

-- Friedrich Nietzsche, (1844-1900) German Philosopher and cultural critic

