



### SYNOPSIS

#### **The 'Dirty Dozen' – Common Claims Management Pitfalls That Impact the Bottom Line** *Sue Freeman and Raj Kanhai*

**Key words:** claims management, workers compensation, CTP, personal injury, claims strategy, claims cost, claimant experience

**Purpose of your paper:** Our experience in strategically reviewing personal injury claims has provided insights into common failures by claims managers and the claims management systems they work in. Attention to these key areas could lead to material savings in claims costs and shortened claim durations, as well as delivering a better claimant experience.

#### **Synopsis**

Drawing on our experience conducting in depth claims file reviews, we will draw out a number of key themes that have emerged regarding common pitfalls in the management of long tail claims which adversely impact the bottom line and the claimant experience.

#### **Common Themes:**

Our presentation will explore 'the dirty dozen' claims pitfalls under four broad headings –

##### *Customer/Claimant*

1. *Holistic approach*
2. *Communication and expectation management*

##### *Claims Team*

3. *Structural issues and access to expertise*
4. *Training and quality assurance*
5. *Use of claims systems – help or hindrance?*

##### *Financial*

6. *Provider management and oversight*
7. *Review of liability and financial drivers*
8. *Analysis – follow the money!*

##### *Process*

9. *Triage and segmentation*
10. *Proactive and strategic decision-making*
11. *Claim information - identification and management of what's important*
12. *Claims Data – learn from experience*

**Call to action:** We conclude by highlighting that organisations can improve overall efficiency and effectiveness, and positively impact claims costs and the claimant experience, by focusing on these twelve key areas of claims management.