

ADR / Specialized Settlement Services



Claim Stage	Stage 1 – Aging/Pending Claims	Stage 2 – ADR	Stage 3 – Litigation Lifecycle
Pending Complexities	<ul style="list-style-type: none"> Pre-reform claims (Sept. 2010) Post-reform claims <ul style="list-style-type: none"> • Minor Injury (high/low risk) • Non-Catastrophic • Catastrophic Unassigned Mediations including Backlog <ul style="list-style-type: none"> • Pre- and post-reform • Within or over 60 day time limit 	<ul style="list-style-type: none"> Assigned Mediations Failed Mediations 	<ul style="list-style-type: none"> Arbitration or Litigation <ul style="list-style-type: none"> • Review • Pre-Hearing • Hearing/Trial
Claim Expense & Indemnity (LAE & ULAE)	<ul style="list-style-type: none"> • Increased loss costs / severity • Allocated loss expenses <ul style="list-style-type: none"> ◦ Medicals ◦ 3rd Party Costs ◦ Ancillary Services ◦ Interest • Staffing and resource allocation and associated expenses 	<ul style="list-style-type: none"> • FSCO levy – \$500 for mediation 	<ul style="list-style-type: none"> • FSCO levy – \$3000 for arbitration • Defence costs – avg. \$10,000/claim
inHEALTH Service Options			
Flat Fee (12 hrs)	<ul style="list-style-type: none"> • Intake • File review including clinic contact and outstanding reconciliation • Analysis (recommendation based) • Settlement/mediation call • Final report and closing documents 		
Flat Fee + time and expense (blended hourly rate)	<ul style="list-style-type: none"> • Treatment plan review in HCAI • IE's • Specialized assessments – Accounting, Engineering, etc. • Quantum investigation • On-going settlement discussions • Private mediations 	<ul style="list-style-type: none"> In addition... <ul style="list-style-type: none"> • Represent insurers at FSCO 	<ul style="list-style-type: none"> In addition... <ul style="list-style-type: none"> • Pursue and execute settlement opportunities up to Pre-Hearing • Prepare pre-arbitration or pre-litigation report for legal team, including: <ul style="list-style-type: none"> • Detailed lifecycle of the claim and analysis • File handling recommendations and reserve analysis
Experience Levels	Authority up to reinsurance limits		
Results	86% settlement rate with 57-day turnaround		76% settlement rate with 57-day turnaround
inHEALTH Cost Savings	<ul style="list-style-type: none"> • Contain LAE & ULAE • Reduce impact of further medicals – avg. \$4000/claim • Reduce 3rd party costs • Eliminate potential defence costs – avg. \$10,000/claim • Eliminate all FSCO levies 	<ul style="list-style-type: none"> • Eliminate \$3000 FSCO levy for arbitration 	<ul style="list-style-type: none"> • Reduce potential defence costs – avg. \$10,000/claim
Additional Benefits	<ul style="list-style-type: none"> Knowledge-transfer <ul style="list-style-type: none"> • The average adjuster today has 7 years less experience than in 1994 • inHEALTH's recommendation-based reports transfer knowledge gained over 35 years of experience back to the adjusting team 		<ul style="list-style-type: none"> • Pre-arbitration or pre-litigation report prepares legal defence team