



Large Claim Review and Forecasting

USI's independent review and forecasting of large claims reduces inflated projections, driving reductions in premium or stop loss rates and claim liability.

Claimant-specific High Dollar Claim Review



- Service Dates
- Provider name
- Diagnosis code and description
- Billed, covered and paid changes by procedure
- Return to work
- Retirement/Medicare eligibility
- Permanent disability
- Change in dependent status (limiting age, divorce)
- Other known circumstances
- Review all claims > 50% of pooling point
- Evaluate probability and cost of continued treatment
- Calculate USI 3D risk scores
- Integrate reduced claim forecast into renewal calculations
- Remove or limit specific claim lasers
- Reduce aggregate claim liability
- Provide realistic claim funding expectations

Impact and Benefits:

- Elimination/reduction of the impact of high dollar claimants can lead to premium reduction of an estimated **1-3%**
- Elimination/reduction of stop loss lasers and reduced stop loss premium (self-insured)
- Increased subrogation and COB recoveries
- Ability to target health risk management initiatives
- Improved budget forecasts

Eliminate Errors and Excess Carrier Profit