

Claim Assessment and Resolution Services (CARS)



Claim Stage	Stage 1 Aging/ Pending Claims Stage	Stage 2 Pre-LAT Adjudication Stage	Stage 3 Litigation Lifecycle
Pending Complexities	Accident Benefits Pre/Post-Reform (before June 1, 2016) <ul style="list-style-type: none"> Minor Injury Non-Catastrophic Catastrophic Unassigned Arbitration/Litigation Bodily Injury <ul style="list-style-type: none"> Pre-Litigation Threshold/Non-Threshold 	Accident Benefits Pre/Post-Reform Denial <ul style="list-style-type: none"> Minor Injury Non-Catastrophic Catastrophic Bodily Injury <ul style="list-style-type: none"> N/A 	Arbitration or Litigation For Both AB/BI <ul style="list-style-type: none"> Litigation Review Pre-Hearing Examination for Discovery LAT Hearing Pre-Trial
Claim Expense & Indemnity (LAE & ULAE)	<ul style="list-style-type: none"> Increased loss costs/severity Allocated loss expenses Medicals Third Party Costs Ancillary Services Interest Staffing and resource allocation and associated expenses 	<ul style="list-style-type: none"> LAT Levy Uncertain Costs 	<ul style="list-style-type: none"> LAT/FSCO Levy Defense Costs

inHEALTH Service Options

Standard Two-Party Negotiation (Flat Fee) (Single Accident/ Single Claimant)	<ul style="list-style-type: none"> Case Review, Analysis/Evaluation Resolution Call Final Report 	✓	✓
Hybrid (Flat Fee + Time) (Catastrophic, Global, Multiple Party, Multiple Accidents)	<ul style="list-style-type: none"> Increased analysis due to complexity Multi-Party Negotiation Private Mediation Representation 	✓	✓
Ancillary Services	Neutral Facilitators <ul style="list-style-type: none"> Mediators w/ SABS experience Judicial Experts Medical Experts Other Relevant Experts 	✓	✓
Experience Levels	<ul style="list-style-type: none"> Authority up to reinsurance limits 	✓	✓
Results	<ul style="list-style-type: none"> 74% resolution rate with 31-day turnaround 		<ul style="list-style-type: none"> 85% resolution rate with 30 day turnaround
inHEALTH Cost Savings	<ul style="list-style-type: none"> Decreased loss costs/severity Reduce impact of further medicals Reduce third party costs Eliminate potential defense costs and levies 	<ul style="list-style-type: none"> Provides cost certainty to decrease LAT Levy 	<ul style="list-style-type: none"> Reduce future litigation costs
Additional Benefits	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"> Enhance customer experience LAT pre-work 	<ul style="list-style-type: none"> Pre-Arbitration/LAT/Litigation report prepares counsel