

1. What can we agree on....
 - a. File reviews are often a good opportunity to meet face to face and develop rapport between adjuster and claim staff
 - b. Allows customer to visit claim offices or claim staff to visit customer site
 - c. Done properly can result in more strategic handling and better outcomes

2. What's broken from each perspective....
 - a. Carrier / TPA
 - i. Time consuming
 - ii. Not productive
 1. Not strategic
 2. Can't get approval / authority for action plan / reserves
 - iii. Customer not up to speed on files
 1. Reading notes / history
 2. Sub for using RMIS tools
 - iv. Brokers encourage to "keep files on top of pile"
 - b. Broker
 - i. Time consuming
 - ii. Travel
 - iii. Lack of jurisdictional expertise
 - iv. Have to play the heavy
 - v. TPA / Carrier is not prepared
 1. Adjuster is not present or not familiar with file
 - c. Employer / Customer
 - i. Lead time
 - ii. Travel
 - iii. Time consuming
 - iv. TPA / Carrier is not prepared
 1. Adjuster is not present or familiar
 - v. Follow up / Timelines not adhered to
 - vi. Cannot provide authority on the spot

3. General Mistakes
 - a. Heavy written preparation required – summaries out of date
 - b. Inadequate notice / scheduling conflicts
 - c. Frequency
 - i. Too often – too scarce
 - d. File selection
 - i. Too broad
 1. All open

2. Arbitrary \$ thresholds
 3. Claims without meaningful activity
 4. Files closed prior to review date
4. Better practices
- a. Adequate notice
 - i. Adjusters should always know their files but typically have other customers and commitments
 - b. Realistic scheduling
 - i. Not possible to cover 100 files in a day with any substance
 - c. Using predictive modeling or value based criteria for file selection
 - d. Leverage technology
 - i. Telephonic or virtual
 - ii. IM and keeping time
 - iii. Use RMIS for current status rather than pre-printed reports / binders
 - e. Practice and train for what makes a good file review
 - i. TPA / Carrier QA prior
 - f. Concise synopsis – no need to recite full history
 - g. Identify a scribe – broker or account team
 - i. Record critical follow up, activity and timelines / expectations
 - ii. Assure that these are captured in file notes or diaries
 - iii. Hold a post mortem to recognize success / opportunities
 - h. Focus on key elements
 - i. Medical treatment plan
 - ii. RTW progress / plan / alternatives
 - iii. Litigation management
 - iv. Resolution strategy
 - v. Reserve adequacy
 - i. Leverage expertise of customer, broker and account management for unique or innovative approach / solutions
 - j. Gather feedback from all participants