

## RISK INNOVATION

Better Outcomes • Innovative Strategies • Technology Driven Solutions • Expertise From The Front Lines • Effective Resolution

### Innovation for Better Outcomes

Workers' compensation claims costs are on the rise. Claims outcomes are suffering due to increased complexity in litigation and fewer experienced adjusters in the workforce. While liability and automotive risks are relatively easy to quantify, workers' compensation is often neglected when it comes to applying accurate metrics and analytics. That's where we come in. Our view of the industry is holistic with a keen understanding of cost drivers and motivations. By assessing the entire loss picture of a given client, we analyze trends that can identify potential workplace phenomena that contribute to poor claim outcomes. Additionally, we look at trends involving adjusters, attorneys and medical providers, as these are additional social/behavioral factors that impact case outcomes.

#### Claims Advocacy:

- Claims reports to prepare for critical dates in policy life cycles
- Loss analysis and reserve trends
- Critical review of claims handling
- Collaboration with clients and carriers to effect early resolution
- Identification of adverse trends with recommendations
- Targeted claims reviews
- Direct support for policyholders
- Involved with claims from the inception
- Legacy claims support

#### Other Services:

- Expert witness testimony (claims handling & reserving)
- Contract negotiation support
- Collateral negotiations
- Litigation management
- Industry intelligence
- Adjuster and claims personnel training
- Administrative hearing representation
- Customize technological & analytical solutions
- Vendor selection & implementation

#### Outcomes:

- Reduction in Experience Modification (XMod)
- Shorter claim duration
- Deeper insight into overall loss picture & insurability
- Stronger client retention & carrier relationships

*C4 Analytics is a risk management & advocacy firm, specializing in workers' compensation across North American jurisdictions, with specialized experience and knowledge in California. We are comprised of claims experts who have served on the front lines and in management positions with insurance carriers, third party administrators, consulting firms, employers and self-insured entities. We are technologically adept and have worked with brokers, employers, insurance carriers, third party administrators and self-insured entities. We strive to bring innovative solutions to the most vexing claims and liability scenarios. We utilize a combination of experience-based, expert and technology-driven means to achieve a unique solution for your unique company. We know you have invested your heart & soul into building your business, don't let bad claims destroy those years of your hard work.*

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