

IDP CLAIMS MANAGEMENT SERVICES

BASE LEVEL

Free of cost, IDP provides each insured with claims advocacy services. Our goal is to assist in the resolution of claims and potential claims in a manner that protects your time, resources, and reputation. In the end, a lower claim frequency and severity allows IDP to advocate for lower premiums. Moreover, the fact that we have first-hand knowledge of what occurred during a specific claim, allows us to advocate against large premium increases during years where loss ratios are high. These claims advocacy services include:

Submission of claims: We save you time by reporting claims on your behalf. Moreover, where an issue is merely a complaint and not a claim, we advise you as such in order to minimize your claims frequency.

Claimant contact: Where necessary we contact claimants. This contact can lead to a determination that filing a claim is unnecessary and it can prevent claim escalation due to a claimant feeling that they have not been “heard.”

Claims advice: At every step we are there to explain why certain information is needed or decisions have been made regarding a claim. When a site visit is requested by the carrier, IDP is there to advise during or after these visits.

Claim defense: Upon notification of a claim that is suspicious, IDP will inform you of the information which will assist them in defending a claim. IDP will even assist you in collecting that information. IDP also communicates with the adjuster, if needed, regarding why a claim should be denied or paid (in the case where you are the claimant). Our advocacy services also include identifying where subrogation is possible and facilitating the collection or submission of information to other carriers for subrogation.

Claim tracking: IDP tracks the status of claims to ensure that they are being dealt with by the adjuster in a timely manner. This also permits IDP to intervene where there is a delay or a lack of communication.

Bi-monthly Loss Prevention Newsletter: Every other month you will receive a newsletter with safety news and tips specific to your industry group. Use these to facilitate employee training or for your own knowledge.

Premium Level

- Cost Containment Program Creation or Certification Assistance
- Monthly or Quarterly Claim Reports
- Training Tools for Managers