

NATIONAL CARRIER CONSOLIDATES FROM MULTIPLE TPAS TO GB TO STREAMLINE INSIGHTS AND IMPROVE CLAIM OUTCOMES

Region:

North America

Client:

National Carrier

Project or Retainer Name:

National carrier consolidates from multiple TPAs to GB to streamline insights and improve claim outcomes

GB Services:

- Consolidation From Multiple TPAs
- Transition and File Triage
- Streamlined Points of Contact
- Single Claims System Improved Reporting and Ability to Analyze Outcomes
- Increased Accuracy of Data and Reserves

A national carrier utilizing multiple third party administrators (TPAs) faced persistent claims management challenges stemming from operating across multiple platforms and personnel, resulting in a lack of data insights and poor reserve accuracy.

To address these challenges, the carrier decided to partner with Gallagher Bassett's (GB) dedicated Carrier Practice team, leveraging GB's claims management expertise and best practice claims management strategies to enhance cost efficiency and improve outcomes.

Once the carrier's claim data was collected, our team was able to organize and streamline analyses, yield insights, and bring fresh perspective that enhanced reserve accuracy and uncovered areas of E&O exposure. During initial claim triage, GB discovered five key issues:

- 1 ▶ Poor file documentation with some abandoned to counsel
- 2 ▶ Action plans were insufficiently detailed
- 3 ▶ Defense counsel had been unresponsive
- 4 ▶ Reserves were not set for Permanent Partial Disability (PPD) on some cases
- 5 ▶ E&O exposure due to miscalculation of PPD

The Result

Post triage and after right-sizing reserves, GB closed

37% of run-in claims within one year of inception,

eliminating E&O exposure and setting the client up for superior outcomes.

An Expanding Partnership with GB

Following successful implementation and demonstrated results, the carrier expanded their partnership with GB into additional states, recognizing that our team's performance was more cost-effective than maintaining an internal claims staff. These outcomes underscore GB's ability to deliver measurable value by lowering the cost of claims and enhancing claims resolution efficiency through a consolidated, partner-driven model.

We also want to extend our deepest thanks to [GB] for all the meetings you have organized and facilitated. Your guidance has been instrumental in helping us transition from working with [multiple] other TPAs to just one. We think the process went smoothly, and we truly appreciate your efforts!"

— Assistant Manager of Workers' Compensation Claims