

# CLAIMS ADVOCACY SOLUTIONS & SERVICES



At K&S, our Holistic Risk Mitigation Approach simultaneously deploys tools, resources, and expertise from three distinct and complementary professional disciplines: risk control, **claims advocacy**, and data science & analytics. These disciplines are solely focused on reducing your total cost of risk and improving your overall risk profile to optimally position you and your organization in the insurance marketplace. We begin our approach by executing our proprietary Risk Map and Baseline Risk Assessment. These clearly identify your risk mitigation strengths and opportunities providing us with a roadmap to formalize a risk mitigation strategy and a tailored stewardship plan for you and your organization.


In particular, our Claims Advocacy Teams can help manage and simplify the complex course of a claim, working directly with you, your claim service provider, and other key partners. Our team can work to ensure appropriate resources are implemented to reduce overall costs and apply viable resolution strategies at the appropriate time. This measurable, sustainable, and tailorable approach can help drive down the total cost of risk. For every individual claim issue, we customize our Claims Advocacy services and solutions to fit your business' program and cultural needs. Here's how:

## K&S Holistic Claims Advocacy Approach

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**EVALUATE**



We begin with our proprietary Risk Map and Baseline Risk Assessment to **evaluate** your claims mitigation practices and programs while gaining a better understanding of your business, team, and culture.
- 2

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**IDENTIFY**



We compare our findings against industry best practices and **identify** program opportunities and solutions to enhance your claims mitigation program from pre-loss through the claim lifecycle.
- 3

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**DESIGN**



We collaborate with you to **design** a best-in-class claims mitigation strategy and stewardship plan, prioritizing the most impactful recommendations to maximize program efficiency and return on investment.
- 4

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**IMPLEMENT & MEASURE**



We assist with **implementation** of your claims mitigation strategy and stewardship plan with regular analysis to **measure** ongoing progress and make any needed program adjustments.

## Long-Term Benefits Bringing You Peace of Mind

The K&S Claims Advocacy Team is here to help you make sound and effective risk and claims management decisions that allow you and your organization to spend more time and energy focused on your business and customers.

### → PROTECTION FROM EXPOSURE & LOSS

Helping you understand and make the optimal decisions necessary for reducing the likelihood and impact of adverse events/loss.

### → CREATING RESILIENCY

Creating a claims mitigation plan that proactively identifies strategies that reduce the adverse impacts of events that can cause business interruptions, loss, and reputational harm.

### → BUILDING VALUE AND GROWTH

If an adverse event occurs, ensuring a best-in-class response is focused on maintaining and building upon your organization's future value and growth.

# Claims Advocacy Solutions & Services

At Baldwin Risk Partners, we can offer many unique consultative claims services to support you and your organization. With all our services, our teams can become a complementary extension of your team and positively impact your business' total cost of risk.

**This holds true for services for before, during, and after a loss:**

## PRE-LOSS

- Claims reporting & notice requirement education and assistance
- Claims operational assessment
- Return to Work (RTW) evaluation & development
- Litigation guidelines evaluation & development
- Special handling instructions & claims management specifications
- Onsite & virtual client training
- Vendor partnership review & vetting



## ACTIVE LOSS

- Coverage interpretation, analysis & maximization
- Specific claim inquiries & service needs
- Outcomes-based formal claims reviews
- Open claims reserve & resolution strategy analysis
- Claims closure projects
- Data capture quality assurance & improvements
- Onsite claims response for large, complex losses and/or legal events



## POST-LOSS CLAIMS ADVOCACY

- Experience Modification (Ex Mod) factor review, monitoring & protection
- Claim Service Provider contract agreement review, pricing comparison and negotiation, and/or formal Request for Proposal (RFP)
- Proactive regulatory monitoring (regional, national & global)
- Strategic loss trend analysis and benchmarking
- Key Performance Indicator (KPI) & scorecard development
- Outcomes-based claims management audits



**Contact us to learn more**



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NAVIGATING RISK. ENHANCING BUSINESS.  
A BALDWIN RISK PARTNER

Insurance products offered through one or more licensed insurance agency affiliates of K&S Insurance.