



Question Guide:  
Evaluating Insurance Carriers on more  
than price.

**How do you evaluate your Insurance Carrier...other than price?**  
**Questions to ask Insurance Carriers**

<b>From 9/1/2006 through 12/31/2017</b>	<b>Synergy Answers</b>	<b>Potential Carriers</b>
1. What is your company's average claim dollar amount?	<b>\$2,963</b>	
2. What are your claims adjustor's case loads: How many open indemnity claims per adjustor? How many medical only claims per adjustor?	<b>&lt;25</b> <b>&lt;60</b>	
3. When a claim goes into litigation what percentage has a favorable decision from the judge?	<b>&gt;75%</b>	
4. What % of your claim go into Litigation?	<b>&lt;3%</b> <b>(Industry average 8-10%)</b>	
5. What percentage of claims do you resolve within 90 days of being reported?	<b>83%</b>	
6. How many adjustors will my staff be working with?	<b>1</b>	
7. What is your claim resolution philosophy?	<b>All claims are handled as if they have potential to become a litigated claim.</b>	
8. When do you reduce indemnity reserves on a claim to \$0?	<b>When the employee is returned to work with no wage loss.</b>	
9. Will claims be settled, accepted, or denied without my knowledge?	<b>No</b>	
10. How will you help reduce my company's overall claim frequency? (please use the comments section below)	<b>SOS Model</b>	

**Comments:**

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