

Claims Structure - History :

Attorney/Client
Privilege

1. Lynn
2. Shelly

Connie Chung Special aired. Flood of calls.
Evolution of claims - need for people to talk to claimants
Shelly: Lynn only people with that experience.
Growth of claim dept.

Supervision :

process questions - Lynn
administrative questions - Peggy
day to day operations - Peggy
legal questions - Lynn

Job Description :

1. resolve claims
2. be aware of persistent problems that may become an issue

re: Problem Solving

Be aware that exceptions you allow in a claim sets a precedent that may bind the company to allowing those costs in the future.

Creativity: large amount of creativity in the way claims are resolved.

Costs to resolve a claim at various levels:

Current claim level = \$5,000 to \$6,000

Litigation Costs at settlement = \$200,000

at trial = \$2,500,000

HAY Points

job description compared to Hay scale develops salary range along with education & experience

claim settlement abilities will effect HAY Points