Today’s Challenges:
Although specific limits and coverage vary from state to state, typically claims operations face the following challenges:
• Volume
• Data/information
• Time
• Cost

Many claims operations process a volume of claims by placing claims into categories such as: Soft-tissue Injuries, Catastrophic Injuries, Physical damage only and Undetermined. The vast majority of injury related claims fall into the soft-tissue category. In addition, claims operations must rely upon the data/information provided by the claimant, claimant attorney and/or the healthcare provider, which most often arrives in “bits and pieces”, making it difficult for the claims professional to make accurate, timely and cost-effective decisions. Claims operations not only are forced to rely upon limited or “bits and pieces” of information, but they must process claims in a race against time as they face stringent legal deadlines. Last, but not least challenging is cost, the two-headed monster: controlling the spiraling cost of medical care of the claimant; and controlling the expenses associated with adjusting the claim.

Useful Tools:
The industry has relied upon medical experts to assist with meeting the above challenges through the use of IME’s and Medical Record Reviews. However, knowing how and when to use either or both of these tools is the key to running a successful claims operation. Too often physicians performing IME’s attempt to address issues without having the necessary data to do so; the most common being the issue regarding treatment provided prior to and up to the date of the IME without having reviewed any or all of the records, which leads to unfounded opinions, causing either delays in or inaccurate claims decision making which leads to increased claims costs. We believe that IME’s have a place in first party auto cases, but there are plenty of do’s and don’ts to be aware of that must be considered when designing a program. We also believe that Medical Record Reviews can be a very timely and cost-effective method of meeting today’s challenges. Designing the right program based upon current market conditions provides for a streamlined claims process that benefits everyone involved.

The TPN Solution
We work closely with our clients to design a systematic approach to handling a volume of claims in a timely and cost-effective manner without sacrificing quality (accuracy).

• Volume – our vast network of experts and our internal system are capable of processing a large volume of cases.

• Data/information – our experience in the industry allows us to design services addressing the “bits and pieces” of data challenge.

• Time – We provide medical reports promptly, within your time deadlines.

• Cost – We provide aggressive fee schedules based upon volume, service and time.

First party automobile accident insurance was designed to provide coverage of initial medical expenses following injuries resulting from automobile accidents, regardless of fault.