

Claims "Peer Review"



Individual Claim Information

ACL Ref:	
Y.O.A:	
Coverholder:	
Original Insured:	
Binder Period:	
Cert Period:	
Claimant:	
Date: Claims Made / Reported / Notified	
Claim Details:	
Broker Claims Reference:	
U/W Reference:	
Handler:	
TPA & Handling Authority:	

(1) Evidence / Validation	YES	NO	N/A	Arcadian's Comments
---------------------------	-----	----	-----	---------------------

Has the Adjuster completed coverage evaluation in conjunction with the Certificate, Binding Authority & own Claims Handling Procedures?				
Is there evidence of an appropriate resolution strategy plan in place?				
Would you expect this type of risk to have been ceded?				

(2) Adjusting Performance - Philosophy / Expert Management / Reserving	YES	NO	N/A	Arcadian's Comments
--	-----	----	-----	---------------------

Has the TPA / Coverholder referred the claim in accordance with the Procedure for Handling & Settlement of claims as per the Binding Authority?				
Has Counsel been appointed?				
Has a fee expense been requested & agreed upon?				
Has the expert been monitored for timeliness in reporting & delivered the agreed strategy / Instructions?				
Is there evidence throughout the file that the handler has considered & actioned the recommended strategy of the expert?				
Has the adjuster challenged the experts opinion?				
If the claim has been denied has a suitable letter been issued that complies with US state codes & clearly defines the rationale to the policyholder?				
Are Claims personnel Certified to handle claims in California & are they fully conversant with the guidelines set out?				
Are the reserves set throughout the lifecycle of the claim considered "Best Estimates" on the current available information supplied?				
If the claim has been settled has the amount been validated in accordance with contractual limits & a POL checked for accuracy?				
Are the adjusters comments clear & concise, specifying amounts where necessary?				
Have Recovery opportunities been explored & if so has a cost benefit analysis been conducted?				
Has the file been appropriately diarised?				

(3) Internal Peer Review Reporting / Referral	YES	NO	N/A	Arcadian's Comments
---	-----	----	-----	---------------------

If individual handlers authority limit has been exceeded or an ex-gratia settlement recommended has the correct internal referral procedures been adhered to?				
---	--	--	--	--

(4) Closure	YES	NO	N/A	Arcadian's Comments
-------------	-----	----	-----	---------------------

Has the adjuster proactively pursued all outstanding actions to close the file?				
---	--	--	--	--

(5) Compliant / Non Compliant	YES	NO	N/A	Arcadian's Comments
-------------------------------	-----	----	-----	---------------------

Is file compliant?				
--------------------	--	--	--	--

Arcadian Reviewer: _____