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## Evaluation of Settlements from Employer's and Claimant's Perspectives

1. State Funded vs. Self-Insured
2. State Fund - No Simple Formula

### Considerations:

- Rule of 4's and 5's for Private Employers
- Public Employer Experience Period
- Claim Snapshot
- Reserve - as they change, offers could change
- Max Value Claims
- Retro – Individual and Group
- Non-Compliant
- Handicap
- Resignation or other Releases/Agreements
- Out of Experience Claims

3. Reserve Impact
4. Offers are Time Limited (Milk Expiration)
5. BWC Approval
6. Multiple Claims - in experience vs. out of experience
7. VSSR
8. .522 Appeals
9. Maximizing settlement from Claimant's perspective

\*Don't try to figure out TPA method of valuation\*

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