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

1. The importance of working up a demand
2. State Funded vs. Self-Insured
3. 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

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

Don't try to figure out TPA method of valuation

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