

## “Science, Art & You” in TPA Claim Management

Data is abundant, yet actionable insights can be difficult to spot. Even when crunched by the best models, the **“Science”** of data used by itself can lead to biases that result in less than optimal outcomes. Adding the **“Art”** of claim management yields insights that help lead to optimal claim outcomes. And embedding insights from **“You”** directly into the lifecycle of managing a claim leads to real strength.



### **Why a three-dimensional approach to a third-party administrator (TPA) can help protect your business, brand and reputation.**

1. **Science.** Relying primarily on data alone sometimes leads to inflexibility.
2. **Science and Art.** Provides useful insights that lead to flexible claim management and day-to-day work on individual claims.
3. **Science, Art & You.** Including insights about your organization in the process enhances the Claim professional’s ability to positively impact the management of a claim.

## Five key questions to ask your TPA:



**1**

Are your **objectives** from using actionable analytics clear?



**2**

What **biases** might exist in different analytical models (e.g., geographical, industry segments, consistency of data, etc.)?



**3**

What is the right **balance** for your organization between data-driven insights and human interpretation and application of the insights? Are your people trained and developed to make insightful decisions?



**4**

Field-tested changes ensure ongoing success. What is the **process** for making changes to your approach to claim management based on field-tested results?



**5**

How is your **team** collaboratively brought into your claim management processes?

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