

Revamping Claims Management



Ettie Schoor
President, PRISM

PRISM founder Ettie Schoor created an almost unique and aggressive claims management system that she linked with safety and loss control programs, resulting in significant reductions in losses and premiums. Large premiums, in excess of \$1 million, have been cut in half.

“Ettie has done tremendous work for us. She has a unique system that monitors claims. The result — my premium costs dropped by 80 percent over five years,” said one client, head of a skilled nursing facility, small hospital and home health care operation and other long-term care facilities. “If I need her, I can get her right away.”

Another client, an operator of long-term drug rehab clinics, had trouble obtaining workers’ comp coverage because the insurance market rated its rehab under a payroll code for doctors and therapists working in a private office. The incumbent broker could not resolve the issue and the incumbent carriers refused to write the risk. The only alternative left to the company would have been the extremely costly state assigned risk pool, which would have also created additional problems because the firm operated facilities in different states. The incumbent broker was dismissed and Schoor took over. She was able to secure an A-rated carrier that offered some unusual programs including a loss-sensitive component and more flexibility on payroll class codes. Significant savings and improved coverage resulted.

The owner of a nursing home chain said, “When she says they are going to manage your claims, she means it. Her techniques can have a huge impact.”