

Long-term disability (LTD) claims in a stable and mature block represent a significant opportunity to reassess eligibility for continued benefits, verify offsets, and solidify a plan for future management. Key characteristics of this block often include the following:



Minimal management

Where risk management opportunities are often overlooked.

Typically, claims at this stage are at least one year past the any occupation review. They have been moved out of the active management block and into a stable/mature unit, which consists of high caseloads and minimal management requirements.



Incomplete offsets

Frequently there are offsets which have yet to be identified.

Typically offsets, including Social Security Disability (SSDI), have been secured or are expected to be approved very shortly, but others, such as pension, dependent social security, and worker’s compensation may not have been.



Return-to-work

Disabling conditions may change over time.

Disabling conditions change over time and advances in treatment often allow for part or full time work capacity. In such instances, exploring return-to-work options are key to ongoing claim management



Settlement opportunity

A claimant’s interest in a settlement opportunity may change over time.

All offsets have been secured, there is no remaining financial risk to be managed, the claimant is no longer tied to the policyholder and has been out of the workforce for several years.

Throughout the lifecycle of their claim, claimants may experience many changes, such as an improvement or worsening of their medical condition, receiving a new source of income, relocating, returning to work, or volunteering. Although most risk factors have been accounted for by the time a claim enters a mature block, claims remain that have not been effectively managed. When caseloads are high and claim analysts are inexperienced, important factors of a claim are often undetected.

Brown & Brown Absence Services Group has the experienced resources ready to thoroughly review LTD claims with a focus on return-to-work, identifying offsets, and settlement opportunities.

Select Outcomes of Brown & Brown Mature Claim Reviews

Pension offset identified

\$21,000 in reserve savings

SSDI offset uncovered

\$40,000 in reserve savings **\$61,000** overpayment

Workers Compensation award letter discovered in file

\$15,000 in reserve savings

Social media search revealed claimant returned to work

\$175,000 in reserve released

Mature block initiative executed over 3.5 years

\$156+ M in reserve savings Brown & Brown cost to carrier **\$5.7 M** **27.7x** return on investment