



Creative Insurance Concepts, Inc.

BI Demand Package Evaluation and Negotiation Services

How would you like to impress your home office by increasing your closing ratios by year end? Get a handle on the influx of attorney demand packages that tend to roll in around the holiday season? Let us put our 55 years of combined bodily injury claims adjuster experience to work for you.

As an alternative to hiring a temp to work a vacant desk, why not provide relief to the entire bi claims staff? This will increase morale and productivity helping to reduce turnover and allow everyone to reach their closing ratio goals?

Demand packages needing BI Evaluations can be e-mailed to the adjusters as a Word document or in a PDF format. We will also pick up demand packages and scan them into electronic files.

Electronic paperless protocols available with authority granted via e-mail. Our file notes and BI evaluation forms are e-mailed to the adjuster who may paste or scan them into their claim file. Files shredded within 90 days from closure.

BI Evaluation Includes:

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- ✓ A review of all specials to include medical bills, medical records, wage lost and other expenses.
 - ✓ A medical summary to include the provider names, date of services and total incurred medical expense.
 - ✓ A written narrative outlining the cost of treatment.
 - ✓ CIC will use your existing claims forms or provide our own forms.
 - ✓ Hardcopy documents returned to the claim adjusters upon request.
 - ✓ Documents are stored electronically, no paper files maintained in our office.
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Adjuster's BI Evaluation Fees

All evaluations are done on a flat fee basis. Fees may be invoiced to the claim number and are due upon receipt. A minimum of 10 evaluations are required for pickup services:

- **Evaluations only - \$80.00 (per claimant)**
- **Evaluations and settlement negotiations - \$100.00 (per claimant)**

For more information or to schedule a meeting, please contact Charlene Reynolds or Diane Cummings at (804)674-8330. E -mail: cjreynolds@creativeic.com or dcummings@creativeic.com