



SALT Associates, LLC  
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[www.saltassociates.biz](http://www.saltassociates.biz)

## Primary Services

### Outsourced Claimant Calls

We strongly believe the telephone is the most effective risk management and customer service tool in the claim analyst's toolbox, especially as overall telephone use in our industry declines. Our audit data, representing results from nearly 100 audits and over 30 different disability claim operations, suggests that in-depth telephone conversations with claimants occur only 30% of the time. If your company is falling into this trend, we can help by providing our polished methodology along with our top-notch customer service.

### Life Waiver of Premium Claims

The LWOP claim business is a natural and logical outgrowth from our disability services, as we use similar methodologies and have adapted our proprietary claim audit application to accommodate LWOP claims. Moreover, it is our view that because LWOP claims require a disability determination, they should be administered by staff with disability claims experience. This experience combined with our focus and concentration on these claims yields returns which exceed the industry. Our LWOP services mirror those offered in our disability practice; claim data analysis, claim audits, operational reviews, as well as private label administration and block takeovers.

### Salt Claim Operations Review

*Focus - Practical Consulting, Not Theory.* A successful claim operation is built on a strong foundation of data and consistent focus on key claim management practices. Without this foundation, all the fancy industry theories and concepts are a waste of money. SALT Claim Operations Review (SCOR) focuses on the most important items necessary to efficiently manage claims while providing superior service.

#### SALT Claim Operations Review (SCOR) Methodology

Our methodology is built upon what we see as essential to the review function: objectivity, experience, and integrity. These characteristics shape each tier of the Five Step SCOR Methodology:

1. Discovery, Due Diligence, and Research
2. Data Review & Analysis
3. Tactical Analysis
4. Business Practice Profile
5. SALT Advice and Counsel

### Claim Audits/Reviews

At Salt, we perform audits/reviews on any claim that involves a disability determination, including Short Term Disability, Long Term Disability and Life Waiver of Premium claims. We have designed a methodology, assembled an expert staff, and built technology around an audit/review process that provides consistent results. We are empathetic in our approach. Having worked in and for claim organizations, we understand what it's like to have outsiders on the floor; we become peers on the job. **Our experience** in this practice is deep, as each of our Claim Analysts has over 5 years minimum claim administration experience with carriers and/or TPAs. We've performed nearly **100 audits/reviews** over the last 9 years in over **30 different** claim operations, translating into data analysis and audit/review of over 131,000 claims.

*Call us to discover what we can offer in tailoring our services to your needs*

**Contact SALT:**  
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