Case Audit Settlement Evaluation, LLC
Dr. Frank Liberti & Associates
Present A 2.5 Hour CLE Approved Seminar

How To Reverse Unfair Undervaluation of Bodily Injury Claims

Seminar Presentation Overview and Timed Syllabus

Handling Unfair Claim Settlement Practice Acts (UCSPA's) And Violations of the Ethics Codes of the Adjuster to Prevent AND Reverse Unfair, Undervaluation of Injury Claims.

This program is accredited as Follows:

Ethics Credits: 2.5

When a personal injury client entrusts their well-being into your hands, you are up against an armory of insurance company tactics designed to contain costs by lowering the valuation of a bodily injury claim.

A 2012 report released by the CONSUMER FEDERATION OF AMERICA stated;

> "computer claims software's are now being used by all insurers and can be manipulated to produce unjustifiably low injury payments to consumers and tens of millions of dollars in illegitimate 'savings' for insurers"

Insurers' often hold little respect for skill, experience or knowledge. Insurers engage "Unfair Claims Settlement Practice Acts" (UCSPA), and adjusters violate their own "Ethic's Codes of the Adjuster" on almost every injury claim. Insurers also engage software's as Colossus (now with 80 versions), "Business Process Improvement" (BPI), and IME's who dispute, deny, delay and defend their use of unfair claim settlement practice acts.

These are the cost containment measures used by insurers that result in unfair, unrealistic, low settlement valuations for the injured.

Insurers are aware that only approximately 3% of bodily injury claims go to court and therefore challenge plaintiff's attorneys by rendering unfair undervaluation of injury claims.

This presentation will aid to protect your injury clients' rights with effective methods now being used to reverse unfair settlement valuations and reduce the need for trial by countering the UCSPA's with methods to:

- Establish the preponderance
- Eliminate varying opinions
- Win the "Greater Weight" of the evidence challenges
- Identify and counter USCPA's & Ethics Codes Violations of the Adjuster
- Reverse unfair injury valuation

On cases that go to trial, we will discuss strategies to:

- Prepare evidence-based data to counter the UCSPA's, Ethics Code Violations and IME's who dispute claim factors and rubber stamp denials
- Draft a Rebuttal when there is no legal or factual basis for inadequate explanations of disputes, denials and undervaluation's
- Obtain a memorialized copy of the diary of the claim to expose UCSPA's
- Reveal key questions to ask adjusters that will expose their use of UCSPA's and Ethics Code Violations
- Prepare Direct and Cross Exam line of medical questioning for deposition, mediation or trial
- Contact different agencies for investigation of UCSPA's who may issue subsequent regulatory fines per incident

Seminar Syllabus

5:30–6:00 PM	Registration
6:00–6:15	How To Determine When Unfair Claims Settlement Practice Acts (UCSPA's) Have Undervalued a Bodily Injury Claim • The Value Drivers of the Personal Injury Claim • "Decision Points" that determine settlement value • Understanding & Including Decision Points • How Value Drivers and Decision Points convert into settlement dollars • The Decision Point to Dollar Translation Percentage Multiplier Formula
6:15–6:30	How to Prevent Missing and Overlooked Value Drivers: • Why 80% of the Decision Points are routinely missing in the demand • The most commonly missing Value Drivers and Decision Points • How missing Decision Points = Missing Settlement Valuation • Making sure the Decision Points are contained within the demand
6:30-6:45	Recognizing 60 Decision Points to Include in the Demand • Medical, Administrative, Legal and Economic Decision Points • 4 main Decision Point Categories that determine medical value • Checklist to identify 60 decision points
6:45-7:15	The 12 Unfair Claims Settlement Practice Acts (UCSPA's) • Superior Court order against UCSPA's • What needs to be done to counter each of the unfair claim settlement practice acts • A technique to save 50-75% of the time it takes to formulate a demand • Review of a winning demand that prevents lowball settlements

7:15-7:45	Formulating a Rebuttal in the Presence of UCSPA's • A technique to save time to formulate a rebuttal • Review of a winning rebuttal that prevents lowball settlements
7:45-8:00	The Process of "IMV Injury Claim Audit" to Reverse Undervaluation's • Countering Ethics Codes Violations of an Insurance Adjuster • How to Eliminate Varying Opinions, establish the preponderance and win the greater weight of the evidence challenges • How to reverse unfair, unrealistic, low settlement valuation
8:00-8:15	Formulation of a New Demand to Resubmit and Reverse Undervaluation's • Formulating a 26 section demand in the correct language, format and sequence to exchange sufficient data, interface and input added valuation in today's bodily injury insurance claim
8:00-8:30	Review Of Key Components and Question and Answers • Its important to summarize the key elements in reversing undervaluation of injury claims. This includes a review of the factors that one must assess the led to the undervaluation and the factors to include in the formulation of the revised demand and rebuttal when necessary.