

Risk Engineering Claims Analysis Template (RECAT)

What if there was a powerful, easy-to-use tool that provided a more comprehensive picture of your loss trends?

Zurich's Risk Engineering Claims Analysis Template (RECAT) is a reporting tool that allows contractors to analyze and interpret their claim data, identify loss trends and determine appropriate risk management strategies.

The challenge

The cost of insurance premiums, often driven by claim costs, are consuming a disproportionately large percentage of business profits.

Accurate identification of loss trends, whether frequency or severity driven, is one of the key factors in managing and controlling the direct and indirect cost of claims.

Fortunately, with the proper identification and the application of appropriate risk management strategies, these costs can be reduced.

The solution

Zurich's RECAT reporting tool helps organizations identify loss trends and determine the steps needed to help reduce or eliminate future claim costs.

When coupled with Zurich's consultative risk engineering services, the RECAT reporting tool provides a basis for implementing the appropriate service offerings that best suit the needs of the contractor.

Capabilities

- All lines of coverage available in one report
- Numerical and graphical analysis by:
 - Coverage
 - Location
 - Year/month/lost work days
 - Claimant/occupation/experience tenure
 - Claim reporting lag time/open claims
 - Net incurred
 - Accident category/description/body part
- Ability to consolidate claims data for a given policy year, regardless of the date of the loss, resolving key problems with claim reporting dates

Benefits

- Identifies trends for particular loss drivers
- Determines contributing factors associated with specific claims
- Identifies the potential loss of employees not returning to work
- Enables the analysis and sharing of loss information across the organization
- Assists in the development of safety strategies to reduce loss trends

For more information

For more information on Zurich's Risk Engineering Claims Analysis Template (RECAT), please contact your risk engineering account coordinator.

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Quality-Assured Solutions Provider

* Risk engineering and claims services are provided by Zurich Services Corporation.

This is intended as a general description of certain types of risk engineering services available to qualified customers through Zurich Services Corporation. Zurich Services Corporation does not guarantee particular outcomes and there may be conditions on your premises or within your organization which may not be apparent to us. You are in the best position to understand your business and your organization and to take steps to minimize risk, and we wish to assist you by providing the information and tools to assess your changing risk environment.

Small business owners are responsible for the loss control activities at their company. Zurich offers risk engineering solutions – comprised of tools, reports and information from literally millions of past claims from nearly every industry segment – that can help small businesses minimize and better control losses and improve their bottom line.

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