

# A Snapshot of History

**E**ver wonder what the status is of an injured employee, a customer who filed a claim against your company, or a vehicle within your fleet that was just part of a traffic accident? The absolute best thing to do would be to call your DTRIC claims adjuster. There is no better way to get all of the details of a claim than from the claims adjuster who has gathered the necessary information to fairly settle your claim. The next thing would be to refer to your DTRIC Loss Run. Not only will you be able to get the status of a particular claim, but it will give you enough information to adequately assess your insurance loss costs.

## *What is a loss run?*

The loss run is basically a snapshot of all injuries and accidents to date. It's a great assessment tool that will keep you abreast of all injuries, accidents and property damage that has occurred.

## *What can be found on a loss run*

Basic information on a claim can be found on these runs which include: Date of loss/ injury, cost of the claim, a brief description of the claim, money reserved for the claim, expenses for the claim, and the open or closed status. This list of information alone is enough to give you a good picture of your insurance loss cost.

## *Trending Information*

Need more? Would trend information be helpful in controlling losses? Of course it would. Workers Compensation loss runs will break the claims into Department loss frequency, injury by body parts, type of injury, and cause of injury. And if that isn't



enough, DTRIC loss runs will even tell you what your loss ratio is. This is the cost of injuries compared to premium paid.

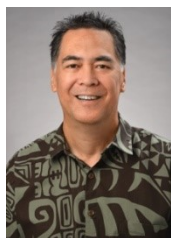
## *Where can I get a loss run?*

To receive a copy of this invaluable tool, you must request it through your agent or broker. Tell them how frequent you would like to receive this information. The agent will inform our Underwriting department who will then expedite your request.

A loss run can be obtained for Workers Compensation, General Liability, Commercial Auto, Garage Liability, and Property Coverage's. For other lines of insurance coverage, a summary can be obtained, but may not be formatted as a typical loss run.

Once again, our DTRIC claims adjusters are the best resource to give you up to date information on a claim, but a loss run will give you a wealth of valuable information for a snap shot of time.

Analyze • Inform • Motivate



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## About DTRIC Insurance Risk Consulting Services

The Risk Consulting Services team at DTRIC Insurance is designed to help you reduce accidents and injuries in the workplace. Our approach involves our proven **A.I.M.** process that is easy to understand and simple to implement.



### **A N A L Y Z E**

We start by helping you understand and assess your current situation with services including:

- Safety audits
- Property and liability hazard surveys
- Accident investigation training
- Graphical analysis
- Job hazard analysis

### **I N F O R M**

Keeping your team members informed is essential to success. We'll help you:

- Develop a safety committee
- Provide educational resources
- Work with your management team to develop their skills and knowledge of regulations
- Address loss trends with training on key issues
- Open communications within your organization

### **M O T I V A T E**

The more safety is promoted in your workplace, the more motivated your team members will be to make safety a top priority. Whether you motivate with promotions, incentives or recognition, we'll help you develop a results-driven method to encourage safety at all times.

DTRIC's Risk Consulting Services team will work closely with you to create a program to effectively improve your bottom line.