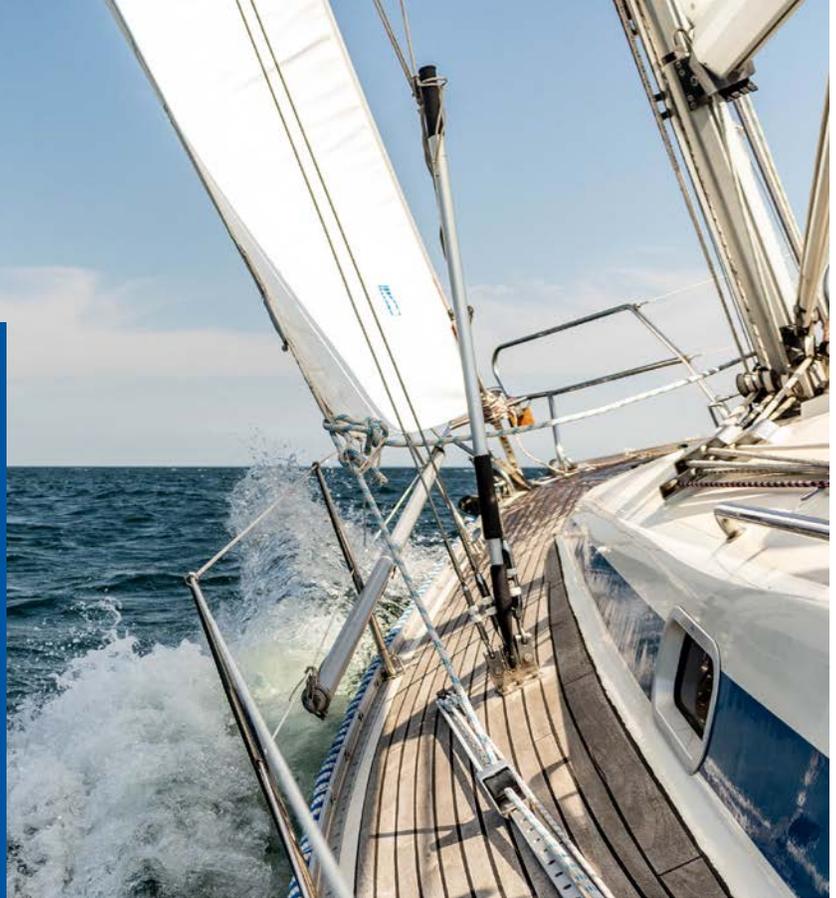


Committed to Creative, Customized Claims Solutions

Is your claims operation optimized to deliver on the promise you made to your customers?



SALT Associates offers claims management solutions built on a strong understanding of the critical elements and challenges of the day-to-day Disability, Life, and Long-Term Care insurance business. We draw from diverse industry experience to deliver unbiased expertise and seasoned resources to solve your risk management challenges and optimize your claims processes and workflows.

HOW WE OPTIMIZE YOUR CLAIMS OPERATION



Faster implementation

SALT can enroll a new customer quickly and efficiently. In fact, customers say we're up to 70% faster than onboarding new employees.



Flexible resourcing

When you're required to adjust your staffing due to unforeseen circumstances, changing business needs, or other reasons, we'll be ready. We work with you to customize a program that fits your business.



Proven claims expertise

With our breadth of experience spanning both Individual and Group Life and Disability products as well as Long-Term Care products, involving over 70% of the top 25 disability and life carriers in the market today, you can count on our expertise.



Unique industry perspective

We adapt best practices, proven processes, and industry controls to deliver an unmatched perspective to your operations.

OUR SOLUTIONS

We provide strategic resourcing, consulting and audits for the Disability, Life, and Long-Term Care insurance business.



Strategic Resourcing

- Full administration
- Customer (claimant) interviews
- Complex claims
- Appeals

Whether it's temporary resourcing due to staff level changes or a longer-term partnership to manage a large block of claims, we provide a full spectrum of claims management support.



Business Process Consulting & Audit

- Operations analysis
- Claims reviews
- Feasibility studies
- M&A Due Diligence

We apply our proven Business Process Optimization methodology to equip you with the necessary processes, tools, and resources to eliminate inefficiencies, streamline claims operations, and deliver on key performance indicators.

Areas of Expertise	Group and Individual	Disability	Life
		Long-Term Care	Waiver of Premium

HOW WE HELP CARRIERS



LWOP Claims Processing Risk

Closed 700 Life Waiver of Premium (LWOP) claims, resulting in \$6.5M in estimated reserve impact previously managed under non-compliant risk management practices



Permanent Disability Claimant Review

Uncovered a \$1M potential reserve impact to be yielded by reengaging Permanent Disability claimants



Due Diligence on Multi-Billion Dollar Acquisition

Influenced a carrier's leadership team to move forward with a multi-billion-dollar acquisition based on a comprehensive assessment of acquiring the organization's claims operations

The best results come from a collaborative partnership. We take the time to truly get to know your business and to generate a customized plan together, tailored to your specific claims management needs.

[Contact us today](#)

**Be Good People
Build Relationships
Solve Problems**

About SALT Associates

SALT Associates specializes in creative, customized claims management solutions for insurance carriers, TPAs, reinsurers, and large employers in the Disability, Life, and Long-Term Care insurance markets. Our clients benefit from working exclusively and directly with SALT leadership, as well as our dedicated, experienced team of claims management professionals. Let us help you plan for the unexpected. Set your course with SALT.

