



THE RISK AUTHORITY

# DART

Decision Analysis Reserve Targeting

# Is there a better way to set a more accurate case reserve?

**+** The answer is YES: Decision Analysis Reserve Targeting (DART) from The Risk Authority.

DART takes the guesswork out of determining liability loss reserves by using hands-on expertise backed by decision analysis. It's a process first developed and successfully applied in-house at Stanford University Medical Network and is now being offered to you by The Risk Authority.

Most case-reserving strategies look at the big picture and fail to quantify how each specific detail impacts case value. No two cases are alike and case-reserve strategies that are based on historical experience and jury verdicts can miss the mark ... badly.

DART is a dependable, consistent approach that will lend confidence to the reserve-setting process. DART accounts for all of the variables as well as how they interact, giving your organization a more accurate reserve and greater peace of mind.

## A Delicate Balance:

Over-reserving needlessly restricts limited resources while under-reserving can negatively impact the bottom line of the entire organization. With so much time, money and the health of the self-insurance program at stake, determining the amount held in reserve needs a real solution, not an educated guess.

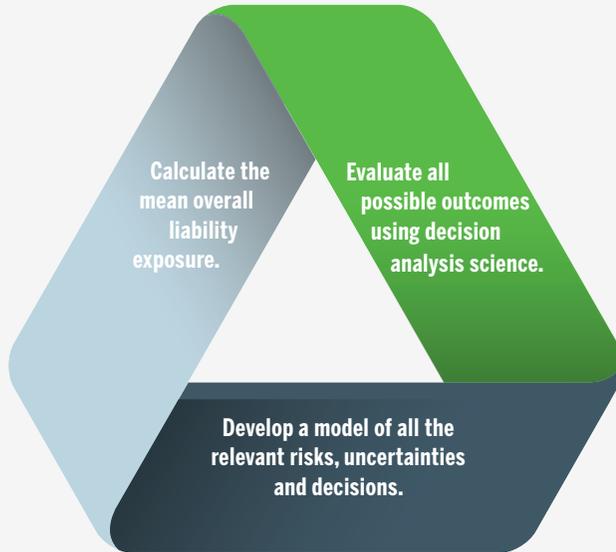


**Decision analysis is an academic discipline used to make high-quality decisions in uncertain situations.**

## The Science of DART:

The DART process casts a wide net to gather all relevant information about your specific case: facts of the case, veracity of witnesses, expert opinions, applicable laws and any other information that may impact the ultimate claim value.

**DART bolsters the experience and expertise of claim handlers by guiding them through a structured decision-making process. With DART, they can:**



## The DART Process:

**Provides a comprehensive and early assessment of the exposure in each case.**

**Gives simple and structured guidance for setting an accurate reserve.**

**Offers a clear picture for understanding and communicating potential risks and issues.**

**Presents extensive, defensible insight into the reserve-setting process.**

**Leverages the strengths of decision-makers while addressing potential biases.**

**Utilizes proprietary TRA software.**

**Delivers a cost-effective solution that can pay for itself after just one critical case.**

## Get Started with DART:

We can help you realize the benefits of DART via a subscription service. For more information about how you can leverage the benefits of DART, please contact **The Risk Authority**: [info@theriskauthority.com](mailto:info@theriskauthority.com)





THE RISK AUTHORITY

## Expertise. Innovation. Solutions. Advancement. Trust.

Our driving philosophy is to continuously expand the possibilities of classic risk management. Not satisfied with traditional operating standards, we implement the use of strategic decision analysis in our processes to increase positive outcomes and verify results, even in uncertainty.

We spearhead programs that focus on true enterprise coverage of all risks: value protection and value creation. With our sights set squarely on the future of risk management, we're able to capitalize on upside possibilities that other firms ignore.

We make significant investments in these revolutionary techniques and now you can reap the benefits. We provide the tools, training, strategies and knowledge.

More than theory. More than rhetoric.

Just dynamic, real-world solutions that get results.

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