

# Controlling claim loss

## CRFS Claim Loss Analysis

At Claims Recovery Financial Services (CRFS), we want you to avoid claim losses that can be controlled.

Relying on our industry and regulatory expertise, we review and analyze recent claims to provide customized recovery recommendations. We conduct a thorough review of losses to present potential bill-back and supplemental recovery opportunities.

We use this information to:

- Identify uncontrollable vs. controllable (avoidable) losses
- Submit controllable losses for reimbursement
- Recommend process remediation for future claims

## A CRFS review/analysis can cut claim losses

- Recent claim losses may be controllable. We will find them and tell you the difference.
- Regulations can save you money—if you have a partner that knows them cold.
- Improvements to your current process can eliminate unnecessary future claim losses.

“We know that claim losses are the cost of doing business. CRFS was instrumental in helping us reduce those costs.”

“CRFS discovered modifications to the loan that did not comply with regulations. The claim was reduced by 50% because CRFS knows our business.”

“Because we retained CRFS, our process is so much more efficient now. Their review of recent claims was so thorough, we trust the process they put in place to review any future claims.”



Setting  
the standard  
since 2002

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## Claim Loss Analysis: How it works

Our goal is to discover any supplemental recovery opportunities that can be submitted to the investor for additional reimbursement and identify trends to develop a remediation strategy for future claims.

### Here's how it works:

**Portfolio review**—Information is reviewed and classified to identify recoveries and losses, as well as potential refunds to avoid HUD Audit findings.

**Loss analysis**—Losses are classified as controllable (avoidable) or uncontrollable (unable to be influenced by server action), and specific reasoning and responsible parties are identified, if applicable.

**Explanation of Benefit and Payment Advices review**—Potential recoverability is determined.

**Quality control process**—Loan modifications and accounts payable invoices received from third party vendors are accounted for.

**Post-claim review and analysis**—Potential bill-back is examined, and supplemental recovery opportunities are provided to the investor for additional reimbursement.

**Remediation recommendations**—Remediation strategies are implemented to improve the process and increase efficiencies.

In this ever-demanding market, it is extremely important for all servicers and investors to ensure that losses are being identified and communicated. Put our extensive expertise and knowledge to work for you.



**Cut your claim losses now. Contact CRFS today.**



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