

# Proud to be your proficient and reliable consultant

Your Employees Compensation Claims Specialist

General Services

TPA Services



## What We Offer

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### Health Care Services

Complete Rehabilitation, Monitoring &  
Service to the Greatest Degree



### Investigation

Providing the Necessary Information to  
Resolve Cases Quickly, and Cost  
Effectively



### Recovery

Industry Leading Claim Knowledge &  
Legal Expertise Protect Employers and  
Insurers Alike



### Direct Settlements

Tried & True Practices with a Proven  
High Success Rate



### Other Claims Services

Tailor Made Service & Daily Claims  
Management



### TPA

Reduced Costs & Expert Innovation  
Make *TPA* a Necessity



## Excellent TPA Services

An inclusive offering including healthcare services, cost effective settlement & investigations, in addition to general claims management; the benefits provided by our *Third Party Administration* can be tailored on an individual basis to perfectly match your organisation while reducing the severity & frequency of loss.

[Read More](#)



# Our Services

We Aim to Make Claims as Stress Free as Possible



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## Health Care Services

We hold the complete rehabilitation of injured employees at top priority; allowing them to return to their normal work quickly, benefiting the injured employee, their employer, and insurers.

We aim to reduce, alleviate, or eliminate disabilities to the greatest possible degree. Through regular over-the-phone monitoring of injured employees as they receive medical treatments; ensuring those treatment updates are accurate and the employee is on track to resume normal conditions as quickly as possible.

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## Investigation

Investigations are crucial to helping employers identify why the in place risk control measures may have failed, and how they can be improved for the future. Illustrating a days work in the workplace, investigations highlight how practice may differ from the set in place safety rules—these determine liability of a claim, and provide all necessary information to close a case in a quick & cost effective manner.





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## Recovery

When an injury occurs from the rest of reckless and/or intentional actions by a third party that is not a fellow employee, or under the direct control and supervision, our Recovery Service specialists can help. With expert claim knowledge and legal equity, we will quickly preserve and establish evidence to protect the interests of the employer and insurer.



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## Direct Settlements

Direct or pre-action settlements with the injured employees occur before any legal proceedings commence. This is a tried and true cost effective practice, which proves to benefit both the employer and employee. Our team is highly specialised in the necessary negotiation skills for these types of settlements, and have a high rate of success with injured employees, avoiding expensive and lengthy litigation.







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## Other Claims Services

Our service offering also includes miscellaneous claims tasks, case reviews, daily claims management, obtaining sick leave certificates, medical receipts, etc. We provide a tailor made fee schedule for these services.

"I could always count on Carrina for our toughest claims projects."

~ Loyal Customer of Ever Bright Claims Consultants



# Third Party Administrator Services (TPA)

Reduced Costs & Expert Innovation Make *TPA* a Necessity

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## What is a Third Party Administrator (TPA)?

1. Third Party Administrators (TPA) are specialized in handling claims processing as well as other administrative duties for organizations that self-insure their employees.
2. TPAs are beneficial for sizable companies who often have Employee Compensation Policies under self-insured retention. Having a Third Party Administrator take on the claims processing has been proven to be more cost effective & efficient.





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## Why Enterprise Level Insurers Need a TPA Service?

Because Ever Bright strives to reduce the cost of claim administration, we offer an innovative and integrated Third-Party Administrator service program. As experts in claims related medical knowledge, our staff allows us to control costs carefully, avoiding unnecessary expenses.



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## TPA Benefits

Our TPA services are provided on a savings fee basis, and can be individually crafted to meet the specific needs of your business... aiding your company in cost management of claims, and reducing the frequency and severity of losses.





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## General Claim Management

We make it a point to contact each and every injured employee on the same day the respective claim is reported to the TPA; in addition to maintaining regular & frequent on-going contact, along with timely reports. We monitor injured employees, guide them through the Medical Assessment Board (MAB) to determine the extent of permanent disability, and fully process the claims administrative tasks.



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## Healthcare Services

We will meet directly with injured employees to examine their specific medical condition through their regular medical consultation, if needed, we will suggest the necessity of further treatment or independent medical examinations, and aid in the arrangement of such services.

Our team will also take care of obtaining light-duty work restrictions from medical providers, and liaise with the employer to transition the employee's work assignment.

Monthly reports are provided for each claim, detailing all possible action plans to prevent potential litigation.





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## Direct Settlement / Investigation

On the grounds that injured employees fail to seek assessment from the Medical Assessment Board (MAB), a work injury is not treated or left alone for unsound reasons, or the injured employee has intent to pursue legal action; we propose that a direct settlement be reached.

We initiate the investigation, obtain recorded statements, and fully investigate the claim for the potential of suspicious activity or malicious intent. After our investigation, a full report will be prepared to ensure the claim is genuine.





# About Us

Ever Bright is committed to providing our clients more inclusive services and better communication than they expect.

# Leadership

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**Carmen Ng K.M.**

Director

Ms Ng has been working as a litigation executive within law firms since 2000, with particular experience handling personal injury claims.

Holding her LLB from the University of London, she has a solid understanding & experience in both statutory and common law within Hong Kong.

[Learn More](#)



## Carmen Ng

Carmen Ng began working as a litigation executive in 2000, focusing primarily on personal injury claims. Completing her LLB in 2003 from the University of London, Ms. Ng forged her knowledge base in statutory and common law working in Hong Kong.

Working with insurers from 2004-09 she further developed her experience within the insurance industry;

during which time she rose to management and handling a diverse set of litigation claims.

Joining the injury management field in 2013, Ms. Ng handled pre-action settlements, acted as a liaison to injured workers and their legal representatives, and utilized her strong negotiation skills to the benefit of insurers and their clients. Her indispensable communication ability has led to a high success rate in direct settlement claims.

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