

Closed Claim File Reviews (CCFR)

“Every closed claim is a risk intelligence asset. When reviewed thoughtfully, it strengthens controls, informs decisions, and reduces future loss.”

Recommendation for Local Government Employees

Closed claims are more than historical files—they are a critical source of risk intelligence. Closed Claim File Reviews (CCFRs) help organizations convert claim outcomes into insights that strengthen controls, improve operational decision-making, and reduce future exposure.

What Is a CCFR?

A CCFR is a structured, team-based review conducted after a claim has closed. It brings together risk management, legal, and operational staff to examine contributing factors, control effectiveness, and decision points. The objective is to identify opportunities for risk reduction, loss prevention, and operational improvement—not to assign fault.

Why CCFRs Matter in Risk Management

Claims frequently stem from routine activities such as maintenance, supervision, communication, or documentation. CCFRs support effective risk management by helping employees understand how everyday decisions influence loss outcomes, identify gaps in controls or training, reduce repeat claims, strengthen defensibility of service delivery, and share ownership of risk across departments.

Risk Management Benefits

Stronger controls, reduced loss frequency, better resource allocation, improved collaboration across departments, and a learning-focused risk culture.

What Helps CCFRs Be Effective

A clear focus on learning and loss prevention, participation from employees closest to the work, a consistent review framework, practical risk mitigation actions, and follow-through so lessons inform future practice.

Key Message for Attendees

Closed Claim File Reviews transform claims data into risk insight. When employees participate in reviewing closed claims, organizations strengthen risk governance, improve operational decisions, and reduce the likelihood of repeat losses.