

Claims Management

Our Claims Management Mission

To provide the highest level of customer service, proactive claims management, and loss control strategies that will reduce the cost of risk, increase customer satisfaction, and solidify partnerships with our clients and business associates.

Claims Management Team

Our Claims Team acts as a liaison between our clients and insurance carriers to coordinate and monitor the claims handling process. In addition to having access to more than 25 proprietary claims management systems offered by insurance carriers, The McIntyre Group provides a 24/7 Claim Reporting Hotline and a dedicated Claims Team to promptly assist you with claim reporting and claim handling recommendations.

Our claims department includes industry professionals with years of experience in managing complex claims and in advocating the most favorable and expeditious settlements for our clients.

We take pride in providing superior service and technical guidance. We are continually “Raising the Bar”—always looking for ways to improve and provide value to our customers. Working with clients, we develop and implement customized claims management and loss control strategies that prevent claims and reduce loss costs.

For any claims related questions please contact:

Luanne Funari, Vice President, Director of Claims Management
The McIntyre Group
Woodland Falls Corporate Park
220 Lake Drive East, Suite 210
Cherry Hill, NJ 08002
(P) 856-482-9900 (F) 856-482-1888
Email: lfunari@mcintyre-group.com

Claims management is often overlooked when an insured is selecting an insurance broker and consultant. Most organizations are so focused on the upfront fixed cost structure of the program, that they pay little attention to the claims cost element. Yet it is the financial impact of claims that truly drives the overall insurance program costs.

The McIntyre Group's primary goal is to establish long-term relationships based on superior customer service. Maintaining open lines of communication, properly managing your claims and identifying trends that may negatively impact your loss ratio are the important steps we take to ensure we exceed your expectations.

Our Claims Services Department is able to effectively control claims and litigation expenses, resulting in substantial hard dollar savings for our clients. That's why we focus an extraordinary amount of resources on claims management.

We are able to achieve dramatic results for you by:

- Maximizing coverage.
- Aggressively managing claims and litigation.
- Appropriately reserving and resolving claims on a timely basis.
- Effective and proactive communication.
- Risk reduction through risk transfer efforts, development and implementation of managed care programs, safety training and loss trending.

Our claims consultants come from prominent insurance carriers where they were considered leaders in their respective disciplines. They are technically proficient and have had many years of "hands on" claims experience. Our consultants continue to increase their technical knowledge through education and training programs. They have or are working towards claims designations and attend regular continuing education seminars to maintain the status of their producer licenses and to stay current on laws and trends. The success of our claim department is based on "Teamwork." Knowledge is shared. No task is too small. Everyone is responsible for providing the highest level of customer service to every client.

We work directly with underwriters, loss control consultants and claims adjusters to facilitate programs based on open communication, effective claims management, and optimal customer service. We are dedicated to enhancing the competitive position of our clients by delivering proactive claims management and risk control services that measurably reduce claim frequency, severity and the ultimate cost of risk.

At The McIntyre Group, we realize the magnitude of implementing a claims and risk control program. *Fully understanding your business enables us to develop a customized program specifically for your organization.* We anticipate your needs, address your specific criteria for claims handling and keep you informed of all developments from implementation through renewal. Our services are designed to *lighten your administrative burden, favorably impact claim settlements and monitor the integrity of reserve amounts.*

We will ensure that the adjusters are doing their jobs. While we are responsible for monitoring all open claims, we will focus the majority of our attention on the 20% of claims that result in 80% of the claims payments. Typically these involve complex claim scenarios, which we feel require special attention in order to reach a favorable outcome. Our claims personnel are actively involved in the adjustment of these claims through frequent communication with the adjusters and defense attorneys.

We will ensure proper and timely medical treatment for all employees, facilitate return to work, coordinate independent medical exams (IMEs), engage field-based case management and vocational rehabilitation services on the difficult lost time cases, initiate fraud investigations on suspicious claims, recommend surveillance and activities checks, coordinate/develop light-duty programs as necessary, develop defense strategies on litigated claims, and ensure proper and timely reserving and settlement of claims.

A dedicated Claims Team will work with you and your company to see that claims are settled timely and properly. This includes aggressive pursuit of subrogation possibilities against third parties that have contributed to a loss, and assurance that workers compensation liens are protected, and monies collected are applied to your account.

The McIntyre Group Value-Added Services:

- 1. After Hours Emergency Claim Reporting Procedures.** *The McIntyre Group Claims Services Department is accessible 24 hours a day, 7 days a week.* Emergency procedures are in place in the event that a claim occurs after hours or on a weekend. Simply call The McIntyre Group's main number at 856-482-9900. Our after hours service will contact your dedicated claims consultant or another member of the Claims Team. We will immediately advise you of the critical steps to take to properly handle and mitigate your loss.

We will assist you in notifying the insurance company of the claim and if necessary involve an expert to document the facts and preserve evidence at the scene. The McIntyre Group Claims Services Department has established relationships with experts who are available countrywide 24 hours a day in the following areas:

- Accident Investigation
- Accident Reconstruction
- Cause and Origin Specialists
- Legal Defense Counsel to Protect the Discovery of Important Facts
- Emergency Spill Response
- Media Relations
- Damage Restoration Experts

- 2. Technical Expertise.** We pride ourselves on our ability to favorably influence the insurance carrier's position through a detailed review of the policy and pertinent case law.

We work closely with our account manager and technical development team to review contract language with respect to indemnification, defense and hold harmless obligations, and continually look for ways to transfer the risk to viable 3rd parties whenever possible.

With our technical ability and experience, we are able to advise clients on approaches and methodologies of documenting specific components of a loss and will assist you in assembling the supporting documentation that will maximize claim payouts on 1st party claims and minimize claim payouts on 3rd party claims.

- 3. Advice/Assistance With the Reporting of Claims.** With problematic claims—especially those that may raise a coverage issue it is extremely important to properly communicate the claim to the insurance carrier so the correct approach is taken from the beginning.

Your dedicated Claims Consultant will provide you with advice and assistance with the reporting of your claims. This includes sending detailed instructions to the insurance company, outlining the precise investigation that should be undertaken, as well as ensuring that your view towards compensability and liability is taken fully into consideration.

A properly worded and presented claim report is an important first step in maximizing coverage. We know what will trigger a carrier to take an adverse coverage position, and we work closely with you to favorably present your claims to the carrier.

- 4. Advocacy on Coverage Positions.** We require the insurance carrier to forward all reservation of rights letters and denials to The McIntyre Group prior to distributing them to our insured. This gives us the opportunity to thoroughly review the carrier's position and respond to any inaccuracies in their interpretation of the coverage. It also allows us to discuss the matter with our client to prevent a surprise decision and to provide an action plan for further handling of the claim.

While we cannot guarantee that all claim scenarios will be covered, we have been successful in many cases in invoking coverage and defense obligations on claims that initially were denied by the insurance carrier.

- 5. Dedicated Claims Team/Consultant.** The McIntyre Group will assign a Claims Team and/or dedicated Claims Consultant as required by the client. A dedicated adjuster will be assigned for ease of communication and will be ready to assist you in obtaining information on claims, as well as to provide advice to help you make sound, educated decisions.

- 6. Claims Reporting Procedures.** To help lighten your administrative burden and assist with the implementation of our Claims Management Services, we will develop custom designed Claims Reporting Procedures to meet the unique needs of your Program.
- 7. Monitoring of Claims Activity.** We regularly monitor the insurance company's claims adjustment process in an effort to ensure that your interests are represented in claims decisions throughout the life of a claim. We utilize a computerized diary system to verify that assigned tasks are being completed and that your larger, more difficult claims are being handled as cost effectively and expeditiously as possible.
- 8. Claims Review Meetings.** As part of our claims services, we will meet with you periodically, as agreed upon, to review open claims. We will review the amounts paid and reserved, discuss current status, and provide an action plan with respect to the future strategy of the most significant claims. We will coordinate the claim review with the insurance carrier 30 days in advance and obtain written status reports that will be presented at or prior to the review. On complicated or significant litigated claims, we may conference in or invite defense counsel and the assigned adjuster to participate.
- 9. Development of the Cost Impact of Various Claims Decisions.** We understand that it is very important for you to know the cost impact of various decisions that may be made during the course of a claim. The dedicated Claims Consultant will be intimately familiar with your claims and the costs associated with the claims handling and legal process. As strategies are developed, the financial impact will be calculated and communicated so the most cost effective solution can be agreed upon. Without this analysis, you would be unable to make an informed decision.
- 10. Development of Detailed Claims Handling Procedures.** We develop and implement detailed claims handling procedures, based on our client's specific criteria, to ensure that there are no surprises associated with the handling of a claim from set up to resolution.
- 11. Development of a Location Code Structure.** If necessary, we will develop a Location Directory that will segment losses of the Program. Coding your claims will enable us to better track the frequency and severity of claims and where they are occurring.
- 12. "Unit Stat Card" Review Program.** We believe it is critically important to review the appropriateness of the reserves on larger "open" Workers' Compensation claims prior to "Unit Stat Card" being filed with the appropriate Workers' Compensation Rating Bureaus. We will work with the insurance carrier to ensure accurate loss reserves are being reported. A "Unit Stat Card" is the report which insurance companies file with various Workers' Compensation

Bureaus to record the Workers' Compensation losses incurred during each policy year. These reports are then used to determine Experience Modification Factors.

Although this may not be important for premium calculations, it is important to maintain an accurate experience modification factor for the purposes of eligibility for certain projects that you may wish to bid.

- 13. Claim Kits.** There are three (3) kits available: a Claim Kit Auto Glove Box Kit, and a Return-to-Work "Grab & Go" Kit. We typically distribute these kits to all persons responsible for claim reporting and management of claims for your company. We will gladly customize the kits to include any information you require and ensure that all information is also available on line.

Claim Kits include, but are not limited to, The McIntyre Group contacts, custom claim reporting instructions, emergency response procedures and vendor list, claim emergency hotline, panels of physicians and PPO directories, MVR driving record program information, drug and alcohol program information, Return-to-work program information, analysis of Workers Compensation laws, duties in the event of an occurrence, claim reporting worksheets by line of business, "What to do in the Event of an Auto Accident" cards, accident investigation do's and dont's, and sample safety newsletters for tool box talks.

Auto Glove Box Kits include claim-reporting worksheet, directions on "What to Do In the Event of an Accident," and a disposable camera. There is a minimal fee for the cameras that we volume purchase at a discounted price

Return-to-Work "Grab & Go" Kits include occupational health clinic information, insurance company contact information for billing purposes, insured contact, broker contact, modified duty policy, work modifications form, first aid procedures, and job descriptions. This kit is unique and not typically offered by other brokers. It can be further customized and we will train your team on the entire Return-to-Work Program as required.

- 14. Training & Program Development.** The McIntyre Group will provide information and training on a variety of safety, loss control, and Workers' Compensation Cost Control programs. We will work with you to develop claims and safety programs on a wide variety of topics that include but are not limited to the following:

- Accident Investigation
- Transitional Return-o-Work Program
- Fraud
- OSHA 10-Hour
- New Hire Orientation
- Safety & Employee manuals
- Defensive Driving
- Drug & Alcohol Testing

- DOT Auditing

15. RMIS Systems. The McIntyre Group has access to more than 25 on-line carrier claims systems. We require our carriers to provide us with access to their on-line RMIS claims systems. An RMIS system provides real time, accurate information on the claims experience associated with your program. The information will be able to be segregated by company, division, location, and department. It has the ability to do loss trending and location specific *ad hoc* reports. Some systems also provide direct access to the adjusters claim notes.

16. Workers' Compensation. As part of our Workers' Compensation Claim Management Service, we work with you and the carrier to develop centralized medical facilities and an agreed upon Panel of Physicians. If not offered by the carrier, we can also assist with the development of a Pharmacy Program that allows your employees to fill their prescriptions at more than 1,000 pharmacies nationwide.

17. Coordination of Legal Services. The massive volume and cost of litigation has prompted The McIntyre Group to look for ways to control legal expenses for our clients. Our goal is to avoid unnecessary litigation and resolve claims quickly and cost effectively. We ensure that your insurance carriers provide a quality defense and achieve the best financial result possible. We appreciate our clients' desire to select counsel in some situations and we work with our carriers to obtain approval of your choice of counsel whenever possible. We monitor counsel's activity, ensure they are following the carrier's litigation management guidelines, and work with the assigned attorney to develop litigation strategies that ultimately result in a favorable outcome.