



More Than Just Claims

A PRO-ACTIVE, THIRD PARTY CLAIMS ADMINISTRATOR (TPA)

Auto Liability
General Liability
Products Liability
Property Liability
Loss Control Services
Workers' Compensation
Reinsurance Claims Handling



THE SANDNER GROUP™
Claims Management

Defining Insurance ■ Redefining Service

More Than Just Claims...

The Sandner Group - Claims Management mission is to support our clients in the claim venue by providing the most comprehensive service available from a Third Party Administrator (TPA) today. The cornerstone of that commitment is keeping our clients' costs at the lowest possible level while providing the injured party with proper claim reimbursement in a dignified manner.

To accomplish our mission:

- We listen to our clients and, when appropriate, devise new techniques to meet their needs.
- We use every professional means available to close claims promptly, consistently, and with fair claim settlements, thereby minimizing costs.
- We maintain the highest level of communication so our clients are informed on all matters affecting administration of their claims.
- We have our finger on the pulse of the regulatory environment.
- We perform our responsibilities with a sense of urgency and a zero tolerance for errors.

Every Sandner Group employee shares our commitment to provide the highest quality service. This dedication is unparalleled in the claim management arena. Flexibility is key to our continuous quality improvement plan.

Services

Adjustment Service Lines

- Auto Liability
- General Liability
- Products Liability
- Personal Injury and Advertising Liability
- Loss Control Services
- Workers' Compensation
- Reinsurance Claims Handling

Recovery/Subrogation

We will conduct a free review of your open and closed claims. The Sandner Group will then handle those cases identified on a contingency fee basis. This will have a quick and positive impact on your bottom line.

Special Projects or Run-Off

The Sandner Group will handle your problem block of claim files. Since all our claim professionals are highly experienced, we can make a difference where others have failed.



Workers' Compensation

EVALUATE | CONSULT | MANAGE | CONCLUDE

The Sandner Group - Claims Management offers experienced professionals from a broad range of risk management expertise to assist you with your Workers' Compensation cost reduction initiatives. Our results-oriented professionals will partner with you through problem solving and solution implementation processes to achieve targeted cost reduction goals.

We provide the following to our clients on each claim we administer:

Medical Management and Cost Containment - Medical bill review and cost containment are targeted goals that rely upon outcome measurement to best derive the desired results. The Sandner Group - Claims Management follows appropriate state fee schedules throughout the adjudication of every claim presented, and integrates Utilization Management with Case Management protocols to best define each claim's results.

Litigation Management - The Sandner Group - Claims Management utilizes a select network of preferred defense counsel who specialize in Workers' Compensation. Each assignment is managed following our litigation guidelines and practices. Evaluations, exposure assessments, timelines, milestones, outcome expectations and budgeting considerations are provided in detail following the initial assignment and as each claim progresses to conclusion.

Reserve Analyses are conducted by the claim management team of The Sandner Group - Claims Management each time a claim file is touched. Exposure and reserve evaluation is considered for the expected outcome value rather than 'worst case' outcome. This provides a more accurate exposure assessment for aggregate forecasting and annual budgeting. These analyses are thorough for each medical, indemnity, and expense reserve element.

Claim Handling with Compassion - The Workers' Compensation claim process can be immediately overwhelming for many injured associates who have seldom if ever experienced a work related injury or illness. The Sandner Group - Claims Management team is keenly aware of this and makes provisions to clearly explain the appropriate statutory benefits provided and the administration of those benefits. By helping to define expectations and reduce apprehension, the claim process can be fulfilled expeditiously.





We provide the following assistance:

- Defining and analyzing metrics for performance goals.
- Assisting with establishing achievable cost reduction targets for your operating departments.
- Developing cost allocation models to hold operating departments accountable for their controllable Workers' Compensation loss costs.
- Creating a Risk Management Tool Kit for the operating departments to simplify and standardize risk management processes.
- Establishing concise cost summary reports for executive management to measure progress on cost reduction targets.
- Assessing resource utilization for internal risk management processes and external vendor activities.
- Performing root cause analyses for operating departments to define the operational and behavioral causes of injuries.
- Conducting perception and feedback surveys to establish baseline and ongoing measurements of service associates' perceptions of the risk management and claim administration programs.



Reinsurance Claims Handling

EVALUATE | CONSULT | MANAGE | CONCLUDE

The Sandner Group - Claims Management has the professional expertise to evaluate, manage, and resolve reinsurance claims, including complex ceded and assumed accounts under treaty programs and facultative certificates. At The Sandner Group, we have the experience, skill and leadership to manage reinsurance claims arising out of a wide variety of liability policies efficiently, fairly and expeditiously.

Each member of our reinsurance claim staff has over 20 years of experience. When you combine that experience with The Sandner Group's ability to organize reinsurance data and maintain accuracy of underwriting risks in accordance with contract wording, the outcome is more manageable and predictable.

REINSURANCE ISSUES EVALUATED INCLUDING, BUT NOT LIMITED TO:

- Architects & Engineers
- Asbestos and Environmental
- Automobile & Commercial Liability
- Aviation and Inland Marine
- Builders Risk
- Burglary Robbery and Theft
- Business Interruption
- Comprehensive General Liability
- Comprehensive Liability
- Construction Defect
- Directors and Officers Liability
- Employment Practices Liability
- Environmental Impairment Liability
- First Party Property
- Funeral Operators
- General and Products Liability
- Healthcare Liability
- Medical and Veterinary Malpractice
- Municipal and Professional Liability
- Products Liability
- Surety

For more information call **(800) 419-3205** or email info@sandnergroupp.com

Insurance for Insurers

Proportionate Protection Quota Share

Ceded Capacity Limiting Liability

Transfer of Risk

Facultative Reinsurance

Capital Relief Surplus Relief

REINSURANCE CLAIM SERVICES:

- Analyze reinsurance notification and billing
- Monitor large loss notices, set reserves and interface with direct claims areas, reinsurers, brokers and intermediaries
- Collect ceded reinsurance recoverables for environmental and mass tort claims
- Address and resolve disputes between direct claims and reinsurance
- Provide status reports to reinsurers arising out of environmental and mass tort claims
- Coordinate and participate in on-site audits with other reinsurers
- Analyze and handle complex reinsurance assumed treaty accounts
- Analyze liability under treaties and facultative reinsurance agreements
- Perform reinsurance allocation and aggregation management
- Perform various related reinsurance responsibilities in accordance with best practices, SOX requirements and department procedures
- Coverage consultations

www.sandnergroupp.com

General Liability and Products Liability

The Sandner Group offers claim services to handle the following claims whether they involve bodily injury, property damage or both.

An experienced claim adjuster will be assigned to complete the following:

- Verify and document coverage
- Determine liability based on applicable law and case specifics
- Fully investigate including statements of the insured, claimant and witnesses if appropriate
- Evaluate damages
- Manage litigation if necessary
- Identify and pursue subrogation possibilities
- Provide loss history and management reports



Auto Liability

Automotive and Property losses will be serviced by an experienced claim adjuster in a prompt and fair manner consistent with best claims practices to ensure the lowest cost possible to our clients.

- Complete investigation of the facts of the claim
- Evaluate and determine coverage
- Inspect and estimate damage
- Adjust losses to conclusion
- Identify and pursue subrogation possibilities
- Provide loss history and management reports



Loss Control Services

The Sandner Group maintains an active loss control department to help our clients effectively manage their exposures. We identify frequent and costly loss areas and consult with our client to develop customized loss control strategies. Some of the services we provide include

- performing annual Workers' Compensation accident/claim analysis
- hazard inspections
- assistance with workplace safety regulatory compliance
- implementing employee safety training programs, as well as assisting clients with the development of comprehensive risk management plans.

The loss control department is also available to perform appraisals of real property to establish proper Insurance to Value (ITV).

To contact the loss control department call **815-708-6322**.



For more information on
Claims Management or our other products,
call us toll free at **1-800-419-3205** or
visit us on the web at **www.sandnergroupp.com**



THE SANDNER GROUP™
Claims Management

Defining Insurance ■ Redefining Service

155 North Wacker ■ Suite 3700 ■ Chicago, IL 60606-1731 ■ Phone: (800) 419-3205 ■ Fax: (312) 906-8740 ■ SandnerGroup.com