



# Superior Claims Administration for General Liability SIR Programs

Let Crum & Forster's Claims Professionals  
Administer your General Liability claims  
under your Self-Insured Retention program

At Crum & Forster ("C&F"), we offer an easy and seamless transition to an SIR program. A designated Claim Account Executive will work closely with you to understand your specific concerns and needs and to explain all the services we offer. Then C&F will guide you step-by-step through the set-up and transition process to ensure a smooth transition.

Here are some key components of your Claims Administration Program with C&F:



## Client Service Agreement

Provides a detailed description of your SIR claims administration program, including responsibilities of the respective parties. The Agreement includes the following:

- Self-Insured Retention Amounts and Basis
- Rights and Responsibilities of you, your team, and C&F
- Authority Limits to Pay or Deny Claims with Insured's Consent
- Loss Funding requirements
- Defined Allocated Loss Adjustment Expenses
- Claim Service Standards and File Management
- Fee per Claim Charges and Claim Handling fees



## Loss Fund

C&F will establish a non-interest-bearing bank account on behalf of your organization. An initial deposit will be required to establish the Loss Fund, and replenishment will be required based on loss activity. The Loss Fund is used to pay for:

- Loss and ALAE payments made within the Self-Insured Retention
- Annual Claims Administration fee
- Claim Handling Fees



## Claim Handling Fees

Options can vary based upon the anticipated loss activity:

- A flat fee is charged monthly based on the specific number and type of new claims reported, or
- A preset monthly dollar value is established based on C&F's estimate of expected claim activity



## Billing the Insured

Invoices are generated monthly for financial management of the Loss Fund. You can expect:

- A Monthly Claim Service Invoice that includes the Annual Claims Administration fee (applied to the first monthly invoice only) and applicable claims handling fees (payment is drawn from the Loss Fund)
- Loss Fund Replenishment invoice – C&F will send a Loss Fund Replenishment invoice when the account balance falls below 50% of the initially established Loss Fund amount
- Cash Call/Pre-Fund Request invoice - C&F will make a Cash Call to cover any large claim payment and to maintain the Loss Fund



## Annual Administration Fee

This flat annual fee covers key value-added services including:

- Claims Account Management services
  - Assignment of Claims Account Manager as your single point of contact
  - Account design and transition plan
  - RMIS access
  - Customized account location coding structure
  - Establish criteria and points of contact for case reserves, settlements and payment authority
  - Telephonic Claim Review to include status reports for claims with incurred value of \$25,000 or greater
  - Annual Stewardship meeting
- 24/7 Claim reporting services by phone, e-mail, online & fax
- Comprehensive access to C&F's approved legal defense firms
- Cost containment services for legal bill review and vendor management
- Adherence to C&F's Claim Service Standards
- Engagement of C&F's Special Investigative Unit staff to mitigate fraud

## C&F is known for providing superior claims service based on our responsiveness, collaborative approach, and cumulative expertise.

- Over 500 claim professionals throughout the United States
- Account Executive as your "concierge" and single point of contact
- Designated Claims Teams
- Customized special handling criteria
- Claims Stewardship process focused on client engagement
- Online RMIS platform – Origami Risk
- 24/7 Claims intake and emergency escalation protocols
- Specialized claims and legal expertise
- Dedicated Special Investigations Unit team aimed at mitigating fraud
- Quality Assurance Program



## Claims Management Services

We share and are committed to your goal of bringing claims to a prompt and successful resolution. You can be assured that every claim will be managed by dedicated, knowledgeable claim professionals who focus on efficiency and strong communication. Our people are empowered to problem-solve with you to make smart, swift, and bold decisions. We offer our clients:

- Claim Professionals with advanced degrees and designations
- Manageable caseloads
  - Average pending claim count of 107 per technician
- Prompt, professional insured and claimant contact
- Thorough investigations
- Proactive early case resolution where possible, but always with an eye to being fully prepared to defend cases if necessary
- Initial case evaluations completed within 30 days and reviewed every 90 days
- Proactive litigation management process
  - Initial case analysis reviewed with defense counsel at 30 days
  - Supplemental case analysis reports completed by counsel and conferred with claims every 90 days
- Use of Alternate Dispute Resolution for improved outcomes
- Comprehensive legal bill review program for managing expenses
  - Cradle-to-Grave claims handling even after SIR has been exceeded to provide consistent claims management