

# CLAIMS ADVOCACY

CONNER  
STRONG &  
BUCKLEW

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BUCKELEW

## Claims Advocacy, Consultation and Strategies to Reduce Your Claim Costs

Conner Strong & Buckelew's approach to claim management is centered around a single goal: reducing your total cost of risk.

We offer our clients unlimited access to the most experienced and hands-on claim professionals in the industry. Combined with our deep relationships with industry partners of all types, we secure the best possible outcome for our clients. Your dedicated Claim Consultant will work with you to plan an effective strategy to maximize your recovery and minimize your headaches.

### OUR SERVICES INCLUDE:

- > Negotiating special claim servicing instructions with the carrier
- > Designating vendor partners to assist when losses occur
- > 24/7 availability
- > Assistance with claim reporting
- > Coverage analysis
- > Claim strategy reviews
- > Loss trending
- > Cost containment
- > Claim advocacy

The integrated consulting and technical claim services we offer start well before a claim occurs to ensure you are in the best position possible when one does happen.

Our claims advocacy approach has proven to deliver significant successful outcomes for our clients day in and day out – lowering the total cost of risk and ultimately having a positive impact on their bottom line.

# UNMATCHED RESOURCES

# 27%

INCREASE IN PAYMENTS TO OUR CLIENTS DUE TO OUR ADVOCACY

A blue silhouette of a person sitting at a desk.

**1** POINT OF CONTACT FOR ALL YOUR CLAIM NEEDS

Three stylized human figures (one blue, two orange) with a circular callout containing '1 IN 3'.

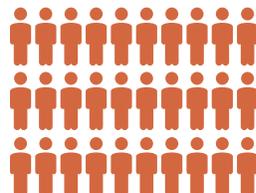
**1 IN 3**

NEARLY 1 IN 3 OF OUR PROPERTY/CASUALTY STAFF IS DEDICATED TO CLAIMS AND SAFETY

A circular icon with a clock face and a curved arrow, containing the text '24/7 AVAILABILITY OF OUR CLAIM STAFF'.

**24/7**  
AVAILABILITY OF OUR CLAIM STAFF

# 30

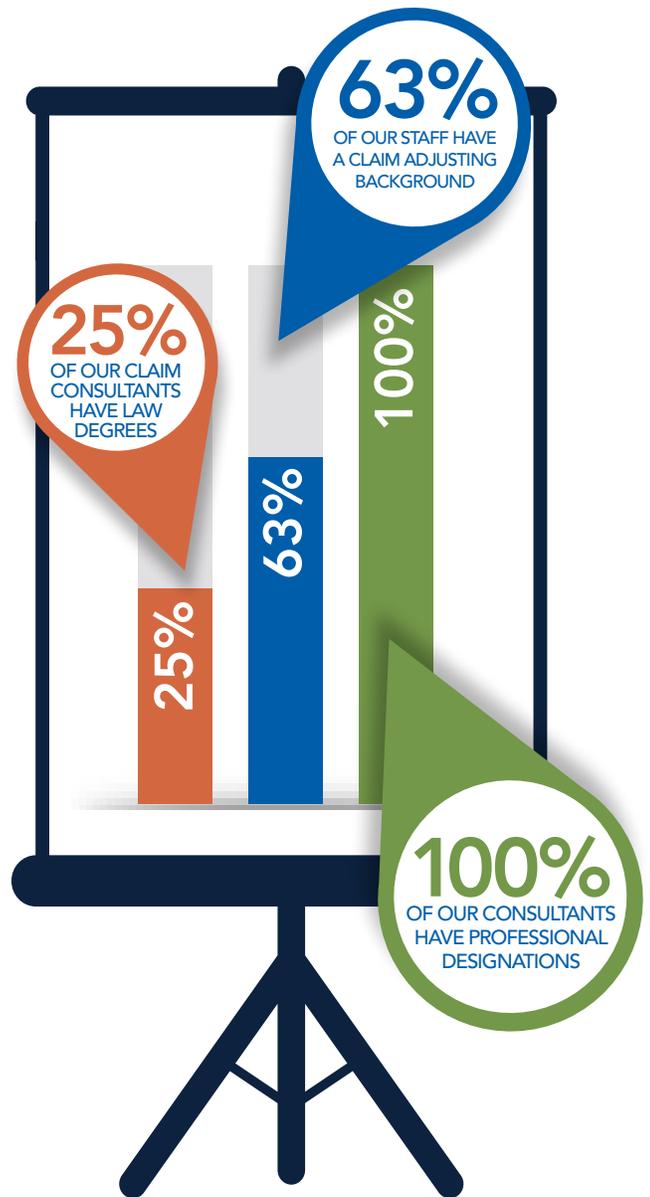


DEDICATED CLAIM EXPERTS

A green calendar icon showing the number '20' on a page.

**20**

AVERAGE YEARS OF EXPERIENCE FOR OUR CONSULTANTS



CASESTUDY

## PROPERTY CLAIM

### SERVICES PROVIDED

Vendor management, business interruption loss advocacy, coverage term negotiation



When a large gaming company suffering from a considerable property damage loss was offered only \$2 million by its carrier to cover a \$9 million business interruption loss, Conner Strong & Buckelew's Claim Consultants jumped to action. Working with company executives and risk managers, our claim professionals coordinated vendors and experts relative to emergency services and property reconstruction and managed all facets of the claim. In the end, due to our earlier tailoring of the company's property program for a complex financial loss, the carrier not only significantly increased its settlement but covered the professional fees of a forensic accountant to help prepare the claim.

## SUCCESSFUL OUTCOMES

More than **\$3.5** million paid by carrier for property restoration

**\$9.3** million paid for business interruption (an increase of \$7 million over the initial offer)

**\$100,000** in forensic accountant fees covered in full

CASESTUDY

## GENERAL LIABILITY

### SERVICES PROVIDED

Claim advocacy to avoid trial, carrier and counsel negotiations, mediation facilitator



After several insurance carriers refused to enter mediation in a litigation matter involving the death of a minor, our claims professionals leveraged their carrier and claim resolution experience to successfully resolve a claim for one of the defendants, a large manufacturer of residential swimming pool equipment. Serving as the facilitator between the client, their primary and excess carriers and outside counsel, our team negotiated an increase in participation by carriers and helped successfully resolve the claim without a trial, saving both legal costs and negative publicity.

## SUCCESSFUL OUTCOMES

Primary carrier tendered policy limits to the umbrella carrier

Excess carrier conceded on potential coverage denial

Excess carrier participated and contributed in the proposed settlement

Handwritten thank you letter from client to claim team

## CASESTUDY

PROFESSIONAL  
LIABILITY

## SERVICES PROVIDED

Innovative coverage solutions, carrier negotiations



Following an unusually large professional liability claim, a large healthcare organization feared it would exceed the aggregate limit available under its then expired professional liability policy. While carriers typically are not amenable to retroactively providing additional coverage limits, the Conner Strong & Buckelew Claim Consulting and Account Executive teams tirelessly negotiated with numerous carriers to develop a generally unavailable, out-of-the-box agreement to meet the client's needs for additional limits and give its Board of Directors the peace of mind should the claim reach its maximum potential.

SUCCESSFUL  
OUTCOMES

Additional limits under an Option Agreement for the expired policy period

Inclusion of an endorsement for a return premium, effective if no carrier payouts were made

## CASESTUDY

WORKERS'  
COMPENSATION

## SERVICES PROVIDED

Proactive safety and claim management, risk management



After struggling with significant losses and a higher than desired experience modification factor, a large healthcare system brought our safety and claims team on board to help reverse the troubling trend. Over the course of the next five years, through vigorous, ongoing improvements to the client's risk management program, our team helped the health system drive its EMF from 1.122 to .398. The healthcare system now tops the state's EMF ranking, and as a result their state surcharges and premiums have been significantly reduced.

SUCCESSFUL  
OUTCOMES

**\$500,000** reduction in state surcharges

**54%** decrease in workers' compensation premium rate

**60%** decrease in workers' compensation loss rate

CASESTUDY

## WORKERS' COMPENSATION

### SERVICES PROVIDED

Claim Consultant review of Risk Management Service Proposals, Third Party Administrator (TPA) negotiations



After becoming the broker of record for a large construction company, we identified cost saving opportunities when renewing their Workers' Compensation program with a third party administrator. Our experienced Claim Consultant reviewed the Risk Management Services Proposal and identified a high fee for medical provider, hospital and pharmacy bill review services. We approached the third party administrator and successfully negotiated a lower bill review fee which provided significant savings for the client.

## SUCCESSFUL OUTCOMES

**92%** decrease in bill review fees

Estimated annual savings of nearly **\$165,000**

CASESTUDY

## OWNER CONTROLLED INSURANCE PROGRAM (OCIP)

### SERVICES PROVIDED

Innovative OCIP program and coverage solution, Cost-saving safety and claims management program



Before beginning construction on a new hospital, a large healthcare organization issued a Request for Qualifications (RFQ) seeking an insurance broker to implement an Owner Controlled Insurance Program (OCIP) to insure the construction activities. Conner Strong & Buckelew was chosen primarily based on our unparalleled claim management and loss control resources coupled with our previous OCIP proven success. By implementing a rigorous safety and claims management process the OCIP resulted in a savings of \$3,000,000 for the owner, representing 1.4% of enrolled construction values.

## SUCCESSFUL OUTCOMES

Savings of **\$3,000,000**

Savings as a percentage of Construction Value (CV): **1.4%**

Losses as a percentage of CV: **.009%**