



**OLD REPUBLIC CONTRACTORS INSURANCE GROUP**

*Insuring the Building of America®*

# Claims Management

Insurance for Construction Industry Leaders



**OLD REPUBLIC INSURANCE GROUP**

## CLAIMS OVERVIEW

Old Republic Contractors Insurance Group (ORCIG)'s Claims team is comprised of a group of experienced claim professionals who manage our clients' Workers' Compensation, General Liability and Commercial Auto claims. With a passion for construction claims and delivering superior results to our clients, our Claims team delivers an innovative and proactive approach to claims handling that sets us apart from the competition.



**RESPONSIVENESS**

**NATIONAL PLATFORM**

**DEDICATED CLAIM DIRECTORS**

**CONSTRUCTION EXPERIENCED**

## Construction Expertise

Our Claims team consists of dedicated Claim Directors who are responsible for the direct supervision of the claims administration process. ORCIG's Claim Directors:

- Average 20 years of construction claims experience
- Have specialized local and jurisdictional knowledge of the part of the country in which they operate
- Are credentialed – many carry CPCU, CISC, ARM, AIC, JD, ARe and CRIS designations

Additionally, our Claim Directors are supported by a senior Claims Leadership team with more than 100 years of combined construction claims experience

## Immediate Access

ORCIG's biggest advantage is its responsiveness. With an in-house, nationwide Claims team, our clients appreciate that:

- Every ORCIG Regional Office has a team of dedicated Claim Directors
- Claim Directors are available 24/7 to answer questions on bills, case status and resolution
- Our flat organizational structure provides our Claims team with direct access to ORCIG's Executive Management
- Real-time claim information is accessible online
- Established 24/7 Emergency Response Protocols (ERPs) are in place for catastrophic claims

## Enhanced Communication

Our Claim Directors encourage client participation in the handling of claims to timely and accurately assess exposures and foster communication through:

- Regularly Scheduled Claim Reviews
  - Roundtable Discussions
  - Scheduled Client Visits
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## MANAGED CARE

ORCIG's Managed Care program helps our clients control medical and pharmacy costs through early identification of appropriate medical treatment and return-to-work opportunities. ORCIG will engage Medical Case Managers on catastrophic and large exposure claims, while task-based assignments and file closure protocols provide further control on claim-related costs. Our Managed Care services are provided by trusted vendor partners with the costs treated as an allocated loss adjustment expense with no financial gain to ORCIG.

### ORCIG's Managed Care Approach

- Medical bills reduced to fee schedule
- MPN/HCN/PPO discounts applied after fee schedule reductions
- Large bills are individually reviewed and further negotiated
- Complex surgical procedures and unusual treatments are thoroughly reviewed by nurses and Medical Director

### Medical Provider Network (California)

We have partnered with Coventry Workers' Compensation Services as our Medical Provider Network (MPN) provider in California. This partnership has resulted in significant reductions in the average amount paid, shorter duration on lost time claims and lower litigation costs. Coventry's network has over 72,000 MPN providers which include medical services at over 130,000 locations.

## LITIGATION MANAGEMENT

ORCIG has a comprehensive Litigation Management program designed to effectively control the legal costs of our clients' claims. Through adherence to our established litigation management guidelines, we are in an informed position to best make decisions to settle or litigate. Our insureds are critical to successful litigation and are involved in each step of our litigation management process.

### Overview of ORCIG's Litigation Management Guidelines

- Our defense panel is composed of small to mid-size firms with expertise in construction claims
- Litigation budgets are established to help us understand costs up front
- We utilize the latest in risk management information systems to monitor and manage litigation costs
- Roundtable discussions are held throughout the life of litigated claims at regular intervals and as any material developments may arise

### Alternative Dispute Resolution (ADR)

For certain claims, ORCIG will take advantage of Alternative Dispute Resolution (ADR) to pursue a prompt resolution before significant time and money is spent in litigation. Our Claim Directors work with claim representatives who are highly-trained and experienced in ADR to manage the resolution process without a trial. In California, ORCIG is affiliated with eight different ADR programs.

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## About Us

Since 2007, Old Republic Contractors Insurance Group (ORCIG) has become an increasingly important commercial construction insurance market leader, providing quality insurance products and services to select participants in the construction industry. We have expanded our national footprint to provide a high level of specialized underwriting, claims, and loss control services in a professionally competent manner. With offices strategically located in Chicago, Pasadena, New York City, Atlanta, Kansas City, Dallas and San Francisco, we are well positioned to meet customers' specific needs efficiently and effectively.

Our unique business model is designed to provide superior service to customers with a highly specialized, technically skilled and operationally efficient team of construction insurance professionals.

ORCIG is affiliated with Old Republic International Corporation (NYSE: ORI), one of the nation's 50 largest publicly held insurance organizations.

Insurance contracts are underwritten and issued by one or more of the following: Old Republic General Insurance Corporation, rated A by A.M. Best and A+ by Standard and Poor's; and Old Republic Insurance Company, rated A+ by A.M. Best, A2 by Moody's and A+ by Standard and Poor's.