



CRUM & FORSTER

Risk Management

Consistent · Transparent · Fair

- Proven Pricing and Credit Models
- Flat Organization – Quick Decision Making
- Competitive Medical Bill Review, Managed Care Practices
- Flexible Collateral Options

Why Crum & Forster?

Our Risk Management unit specializes in accounts written on a loss sensitive basis, primarily with deductibles ranging from \$250,000 – \$1,000,000.

Our flexible and integrated model is what makes Crum & Forster an excellent choice for your loss sensitive insurance needs.

Financial Strength

- AM Best financial strength rating of “A” (Excellent)
- Part of Fairfax Financial Holdings with \$19.8 billion in revenue

TARGETED ACCOUNT PROFILE

Customers with:

- Total cost of risk of between \$500,000 and \$10,000,000, *with a sweet spot between \$1,000,000 and \$3,000,000*
- Multistate exposures
- Interest in assuming/participating in a portion of risk

Advantages:

- Full-service platform tailored to customer needs and preferences
- Opportunity to reduce total cost of risk

TARGET INDUSTRIES

- | | |
|---------------------|-----------------------------|
| • Manufacturing | • Hospitality |
| • Business Services | • Food & Beverage Service |
| • Staffing | • Food and Kindred Products |
| • Health Services | • Wholesale – Trade Goods |
| • Social Services | • Engineering |

CAPABILITIES

- | | |
|-------------------------|--------------------------------|
| • Commercial Automobile | • Excess Workers’ Compensation |
| • General Liability | • Self-Insured Retentions |
| • Workers’ Compensation | • Bundled / Unbundled |

COLLATERAL OPTIONS

- | | |
|---|-----------------|
| • Letter of Credit True Installments | • Surety Bond |
| • Passive Cash Interest Paid | • Trust Account |
| • Pre-Funded Close-Out at 54 Months | |



CONTACT

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Additional Savings

Our quotes include services at no additional charge. The following example illustrates the additional fees to consider in the total cost of risk.

¹ for coordination, except for replacement fee

² except for surveillance and background checks

Services	Crum & Forster	Industry Averages
Medical Bill Review	\$5.25 per bill	25% – 30% of Savings
Return-to-Work Charity	No Charge ¹	\$125 per hour for coordination
Subrogation	No Charge	25% of Savings
Claims Intake	No Charge	\$20 per Claim
Legal Bill Review	No Charge	3% of Savings
Central Index Bureau	No Charge	\$10 per Claim
Online RMIS Access	No Charge	\$1,500 per user
Special Investigations Unit	No Charge ²	\$100 per hour for investigating
Risk Engineering/Consultative Services	Included	Additional Expense Line

RISK ENGINEERING

Crum & Forster’s risk engineers work in partnership with our customers to provide a full complement of value-added services, from education resources to onsite inspections.

- Operational risk assessments in comparison to industry benchmarks and best practices
- Customized action plans for risk mitigation and improvement
- Assistance with driver safety, material handling, fall prevention, ergonomics, industrial hygiene and other training
- Safety guides, free on-demand videos and discounts on safety equipment

CLAIMS SERVICES

At Crum & Forster, our claims department has been recognized for superior service. Our responsiveness, collaborative approach and cumulative expertise deliver results.

- Over 500 claim professionals and a nationwide panel of defense firms
- Return-to-work specialists that use local charities as a way to motivate and encourage employees to re-enter the work environment
- Emergency response teams available around the clock to respond to catastrophic/urgent claim events
- Subrogation team that relentlessly pursues negligent third parties to further mitigate losses
- In-house Special Investigations Unit (SIU) ferrets out fraud, helping to reduce costs
- Dedicated claim executives who develop customized service strategies
- In-house physician consultants to assist with medical management

Our policyholders and producers benefit from 24/7 access to our online risk management information system. A secure portal, **C&F Connect Marketplace** places all the tools you need for claims reporting, loss runs and other interactive reports directly at your fingertips.