

## Claims Handling For Clients with Self-Insured Retention Programs

A self-insured retention program allows for reduced premium costs while placing the responsibility for claims handling into your hands rather than the insurance company.

We can assist you with the management of losses within your SIR as well as those claims that are reportable to your insurer. This allows for a seamless transition of data once a claim becomes reportable and maintains and tracks all of your incident and claims data in one place.

Lower fees and cost savings  
via desktop adjusting on  
smaller losses

Single point of contact for  
reporting losses takes work  
off your plate

Better understanding of  
your risk with centralized  
program management

We have the expertise and experience to assist you with the claims handling process, including:



### Review of all incidents & losses within SIR

- Track & monitor incidents that might turn into a large or complex claim
- Conduct investigations when appropriate to document the facts of a matter in the event of a lawsuit



### Communication

- Establish a set of consistent communication guidelines between all relevant stakeholders
- Protocols in place to ensure we provide key information (including large loss notifications and Underwriting Alerts)



### Identifying and pursuing all avenues of recovery

- Identify potential loss transfer opportunities
- Place relevant parties on notice and assist you in preparing a subrogation demand



### Data Management

- Track all of your financials, both payments and reserves
- Capture data across a variety of pre-populated data fields or customize additional fields upon request



### Audit on Cost / Vendor Management

- Assess whether you are paying fair market value to your existing service providers
- Coordination of multiple vendors on a given project



### Claims Reports

- Access to current information promptly is essential
- Tailored claim reports delivered to you on a daily, weekly, or monthly basis



### Liability assessments and quantum determination

- Assess the liability of all involved parties to determine whether or not you should pay a claim
- Access to and review of case law to help you establish what an injury may be worth and assistance with litigation management



### Claims Review Meetings

- Stewardship meetings to provide you with a holistic view of your risks
- Review of your losses on a schedule that works for you (i.e. quarterly, semi-annually or annually)

Our team of experts will outline and implement a customized program that reduces your total cost of risk, allowing you to focus on what is important to you and your organization. Please reach out to discuss how we can help you.

#### Key Contact

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