



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 unique and integrated model is why Crum & Forster is an industry differentiator and a choice market for all your loss sensitive solutions.

Specializing in accounts written on a loss sensitive basis, primarily deductibles ranging from \$250K - \$1MM.

Financial Strength

- Financial Strength rating by A.M. Best of A “Excellent”
- Part of Fairfax Financial Holdings since 1998, with revenue in excess of \$21 Billion.

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

Interested in:

- Full service platform tailored to customer needs

TARGET INDUSTRIES

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

AVAILABLE COVERAGE Multi-line/Mono-line coverages available

- Commercial Automobile
- General Liability
- Workers’ Compensation

COLLATERAL OPTIONS

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

Our Integrated Business Model

**Over 90%
Account Retention!**



CONTACT INFORMATION



John Cyb
Vice President

215.982.3530
John.Cyb@cfin.com



<p>Additional Savings</p> <p>Our quotes include services at no additional charge. The following example illustrates the additional fees to consider in the total cost of risk.</p> <p>¹ for coordination, except for replacement fee</p> <p>² except for surveillance and background checks</p>	Services	Crum & Forster	Industry Averages
	Medical Bill Review	\$5.50 per bill (Avg. 2.9% of Savings)	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	\$1500 per user
	Special Investigation 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 services from education to comprehensive on-site inspections.

Practices include:

- Operational risk based assessments in comparison to industry benchmarks and best practices
- Assistance with automobile safety programs
- Material handling and fall prevention programs
- Ergonomics, Industrial Hygiene, and other training

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
- Dedicated subrogation team that relentlessly pursues negligent third parties to further mitigate losses
- In-house special investigation unit to ferret out fraud, thus reducing cost to the insured
- Claim executives who develop customized service strategies
- In-house physician consultants to assist with medical management

Our policyholders and producers are provided with access to our online risk management tool (**RMIS**) which provides quick and easy access to customized reports, executive summaries, and detailed claims information such as file notes, status reports, and loss runs.

This material is provided for information purposes only and is not intended to be a representation of coverage that may exist in any particular situation under a policy issued by one of the companies within Crum & Forster. All conditions of coverage, terms, and limitations are defined and provided for in the policy.

The C&F logo, C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company.

Version 3.0 2020.03.25