



# CRUM & FORSTER

## Risk Management

Consistent · Transparent · Fair

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

### Why Crum & Forster?

Our Risk Management Construction department specializes in accounts written on a loss sensitive basis, primarily with deductibles ranging from \$100K and up, as well as construction risks seeking an insurance program that blends both loss sensitive and guaranteed cost elements.

This unique and integrated model is what makes Crum & Forster an industry leader and an excellent choice for your Risk Management Construction program needs.

### Financial Strength

- A.M. Best financial strength rating of "A" (Excellent)
- Part of Fairfax Financial Holdings with revenue in excess of \$21 billion

#### TARGETED ACCOUNT PROFILE

##### Customers with:

- Total cost of risk between \$500,000 and \$5,000,000
- 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 CLASSES

- General Contractors
- Utility Contractors
- Excavation Work
- HVAC Contractors
- Concrete Contractors
- Highway, Street & Road
- Steel Erection
- Electrical Contractors
- Equipment Installation

#### AVAILABLE COVERAGE *Multiline/Monoline coverages available*

- Commercial Automobile
- General Liability (Except in NY)
- Workers' Compensation
- Property/Inland Marine
- Supported Umbrella

#### COLLATERAL OPTIONS

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

#### Our Integrated Business Model



#### CONTACT INFORMATION



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<p><b>Additional Savings</b></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><sup>1</sup> for coordination, except for replacement fee</p> <p><sup>2</sup> except for surveillance and background checks</p>	Services	Crum & Forster	Industry Averages
	Medical Bill Review	\$5.25 per bill (Avg. 2.9% of Savings)	25% – 30% of Savings
	Return-to-Work Charity	No Charge <sup>1</sup>	\$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 Investigations Unit	No Charge <sup>2</sup>	\$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.

### Services 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 Investigations Unit (SIU) ferrets out fraud, 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 benefit from 24/7 access to **C&F Connect**, our online risk management information system (RMIS). A secure portal, **C&F Connect** places all the tools you need for claims reporting, loss runs and other interactive reports directly at your fingertips.

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