



## CLAIMS MANAGEMENT

### *ACHIEVE YOUR INSURANCE RISK MANAGEMENT GOALS THROUGH EFFECTIVE CLAIMS MANAGEMENT*

*Our goal is  
to become  
your "Chief  
Risk Officer"*

The core purpose of Brunswick Companies is to help our clients achieve and surpass their insurance risk management goals. A key component of our proactive approach is our knowledgeable team of property and casualty professionals who help to limit or eliminate exposures. Our skilled, licensed adjusters act on behalf of our clients as an experienced advocate, representing the client's best interests in the event of a claim.

We offer a unique array of programs designed to meet all types of financial and operational structures. Our services include:

#### **Managing Liability Claims**

At Brunswick Companies, we help manage each individual claim, from the first notice of the incident until a resolution occurs. By maintaining our hands-on approach, we guarantee that claim dollars will be spent wisely, and in the best interests of our clients.

Brunswick specializes in the following areas:

- **General Liability**
- **Personal Liability**
- **Product Liability**
- **Subrogation**
- **Environmental**
- **Errors & Omissions**
- **Landlord /Owner & Tenant**
- **Auto Liability**
- **Construction Accidents**
- **Disability Occurrences**
- **Loss Control Inspections**

Our effective claims management program distinguishes us from our competitors. Our team of professionals will personally:

- **Audit past claim history** and provide trending reports of claim type, location and/or severity.
- **Review current claim reporting procedures** and establish a centralized reporting procedure with 24-hour access to our specialists.
- **Evaluate each incident report the same day received** and promptly advise carrier (when applicable).
- **Personally adjust all property damage claims** to reduce loss run history and eliminate carrier surcharges.
- **Monitor all past and current reserve levels** to maintain exact loss numbers.
- **Provide detailed claims reports** on a regular basis.
- **Interface with management** and its legal department or legal counsel.
- **Actively assess subcontractor trade claims** to determine liability and transfer responsibility when possible.
- **Assist the carrier in transferring claims** by sharing or eliminating financial liability.
- **Review all settlement authority requests from the carrier and extend settlement authority** within the guidelines pre-established by management and Brunswick Companies.



**BRUNSWICK COMPANIES**

**Managing Risk • Insuring Success**

*We also offer...*

- *Workers' Compensation Claims Management*
- *Risk Management*
- *Commercial Insurance*
- *Professional Liability Insurance*
- *Contract & Commercial Surety Bonds*
- *Employee Benefits*
- *Homeowners & Automobile Insurance*

**Managing Litigation Claims**

**Litigation is best handled before it occurs.** Our claims management specialists utilize an evaluation process that is designed to identify which claims are progressing toward suit. Our in-depth knowledge of claims management allows us to **shut down many suits before they occur.**

In cases where the claim fails to settle and a suit is filed, **our specialists work to effectively control all litigation costs.** With your input, we select aggressive Defense Counsel, and propose and attend all depositions, mediations and arbitrations. By monitoring all parties involved, we work to negotiate a settlement in the most economical and expeditious manner possible.

**Negotiating Property & Business Interruption Claims**

When disaster strikes, decisions made in the first few days (or even hours), will have a profound impact on how – indeed whether – your company survives a crisis.

- What is the true extent of the damage?
- What can be salvaged and refurbished, and what will need to be completely replaced?
- How long will you be shut down and how quickly will you be able to restore the cash flow you need to pay your bills, keep your people, and preserve your customer base?

Our specialists act as your on-site authority on insurance loss to assist you in preparing, filing and adjusting your insurance claim. Unlike any other individual on that disaster scene, our adjusters are trained to work on YOUR behalf, to represent nothing other than your best interests.

Many business owners, when facing a crisis, turn to everyday executives, CPAs or other advisors to assist in preparing the claim. Our specialists enhance that support with true field experience in documenting claims. Our checklist of protection is extensive:

- Advance review of policies for coverage gaps
- Advance crisis preparation
- Preparation of inventories
- Estimates/factual proof of loss
- Compilation/filing of claim
- Negotiation with insurance providers

Remember, the burden of proof in any loss is on you as the policyholder. Missing or incomplete documentation often leads to partial claims or even denial of certain portions of the claim. We provide aggressive claims management to cut through the paperwork and get claims settled quickly and fairly.

Our understanding of the complex intricacies of your specific policies, coupled with insight into insurance company requirements and a thorough understanding of the nuances of working with insurers, allows us to provide you with specialized advice in disaster pre-planning and extensive coverage analysis. This positions you to secure cash advances and obtain more complete and rapid settlements. In many cases, that makes the difference between your business surviving a catastrophe such as fire, earthquake or hurricane, or facing bankruptcy.

Our purpose is to handle all aspects of the claim, every detail, so you're free to devote all your energies to running your business.

**Please call us today at 800.686.8080 for a customized evaluation.**