

Claims and Risk Control

Willis

Willis Advantages – Casualty Claims

January 2007

When risk is transferred, it does not disappear. Whether an insurance program is a “cost plus” large deductible or a self-insured retention, or even if it is characterized as “guaranteed cost,” your company ultimately pays for the true cost of its claims over time. In order to reduce your *total cost of risk*, it is critical to manage your claims with the same business acumen and attention to detail that you exhibit when you design your Casualty and Workers’ Compensation risk control program to prevent claims from happening in the first place.

Willis stands ready to help you manage your Casualty and Workers’ Compensation claims through a combination of claims advocacy and consulting services. We will work with you to help:

- Maximize liability coverage to protect your assets
- Minimize claims and expense costs paid to other parties
- Close claims quickly and efficiently
- Reduce liabilities and free up capital

Willis Claims Consultants are embedded in our branch offices and hence as close as possible to our clients. They are free to cross territorial lines in a way that is seamless to you and designed to maximize the flexibility and effectiveness of our response to your needs.

What Can Willis Do for You?

Willis’ approach to delivering compelling claims service focuses on advocacy and consultancy.

Advocacy

From initial claims reporting to final closure, we advocate for you by:

- Ensuring that all appropriate insurers have been put on notice regarding an underlying claim
- Working to secure appropriate results on any overlying coverage questions insurers might raise
- Following up on large losses to promote prompt investigation and appropriate adjudication of individual large claims
- Coordinating periodic open file reviews with your insurer/TPA and to promote fair and appropriate handling of your portfolio of claims
- Conducting periodic reserve analysis reviews to promote the accurate and consistent creation of underlying, raw case estimates by your insurer/TPA



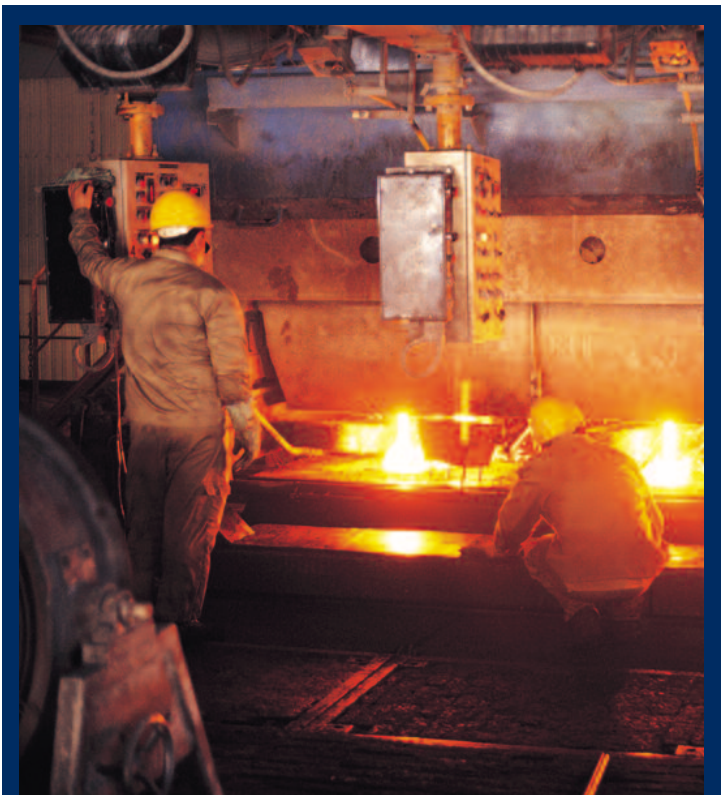
Contact

For more information about our Casualty claims services, contact your Willis Client Advocate® or Dan Confalone, National Director Claims and Risk Control Practice, at 212 915 8170 or via email at dan.confalone@willis.com

Consultancy

We believe that superior process management is necessary to consistently obtain superior claims results. We find a consultative approach is an excellent method for achieving this goal and includes a number of facets.

- Creation and training of prompt accident reporting and investigation protocol
- Creation and training of modified duty return-to-work programs
- Creation and implementation of various other supervisor training programs
- Marketing and selection of appropriate business partners for you, including unbundled claims TPAs, managed care vendors, defense counsel, forensic experts, etc.
- Negotiation of appropriate special claims handling protocols with your insurer/TPA
- Conduct of periodic best practices claims audits to promote appropriate compliance with negotiated protocols by your insurer/TPA
- Participation in appropriate due diligence work when an acquisition is under consideration



Willis Advantages

Our *Glocal* Approach

Willis delivers claims advocacy and consulting services through a unique service platform that includes Claims Advocates who are located in Claims Advocacy Centers in Nashville and Phoenix, and a global network of Claims Consultants who work anywhere in the world you have a need.

Our Client Advocacy Model

Willis Casualty Claims Consultants and Advocates are an important part of our service team, and the service they provide is a crucial part of the Client Advocate model. Your Client Advocate integrates his or her in-depth knowledge of your risks and your operations to help you address every aspect of the risk continuum, from developing a risk management strategy, to providing superior and compelling representation of your interests in the insurance and risk management marketplace. They work very closely with your Claims Consultants and Advocate to ensure that your claims are managed in a comprehensive, straightforward fashion.