



Blue Leaf Claims

A VIRTUAL CLAIM COMPANY
www.blueleafclaims.com

Blue Leaf Claims, Inc.
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**Blue Leaf Claims, Inc. is a national
virtual claim administration company.**

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Our mission is simple. We utilize cutting edge technology, and committed employees and consultants, to offer our clients quality and cost effective claim administration services. Our experienced professionals are strategically and remotely located throughout the United States, providing claim services for insurance companies, reinsurers, program administrators, managing general agencies, captives, risk retention groups, pools and self-insured entities.

We offer a TPA solution for most commercial lines of business including general liability, automobile & trucking, property, inland marine, cargo, professional liability, management liability, public entity and workers compensation. Our tailored TPA solution includes the placement of resources at the client's location, utilizing a comprehensive web-based "paperless" claim management system.

We offer customized TPA solutions including Virtual TPA® and TPA in a Box®. Our experience includes managing "run-off" claims for carriers and reinsurers. We also provide professional claim consulting and auditing services.

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Claim Administration Services

Comprehensive Claim Management Services
 Professional Adjusters, Managers & Attorneys
 Detailed Coverage Analysis
 Comprehensive Claim Investigations & Adjusting
 Timely and Proper Reserve Management
 Aggressive Recovery Collection
 Comprehensive Medical Management
 Effective Negotiations & Timely Dispositions
 Internet Based Claim Reporting
 Client Internet Access Worldwide
 Risk Analysis & Management Reporting
 Comprehensive Disaster Recovery Plan
 EDI State WC Claim Reporting
 Integrated Medical Bill Review Process
 OSHA Tracking & Reporting

CLAIM SERVICES

We specialize in program business, captives, pools, and self-insured arrangements, offering a TPA solution for most commercial lines of business including general liability, automobile & trucking (including liability, physical damage and cargo), property & inland marine, professional liability, management liability, public entity and workers compensation. Blue Leaf Claims' unique approach toward claim administration is cost effective and more efficient than typical claim administration companies, as it utilizes:

- + An entirely paperless web-based claim management system with integrated image scanning capability, and ability to strategically place experienced resources anywhere in the United States.
- + Remotely located staff, web-based video conferencing to integrate staff and client communications, voice over IP telephone and other Internet-based communication systems.
- + The ability to recruit and provide the most qualified and experienced staff with no geographic limitations.

Our experience includes:

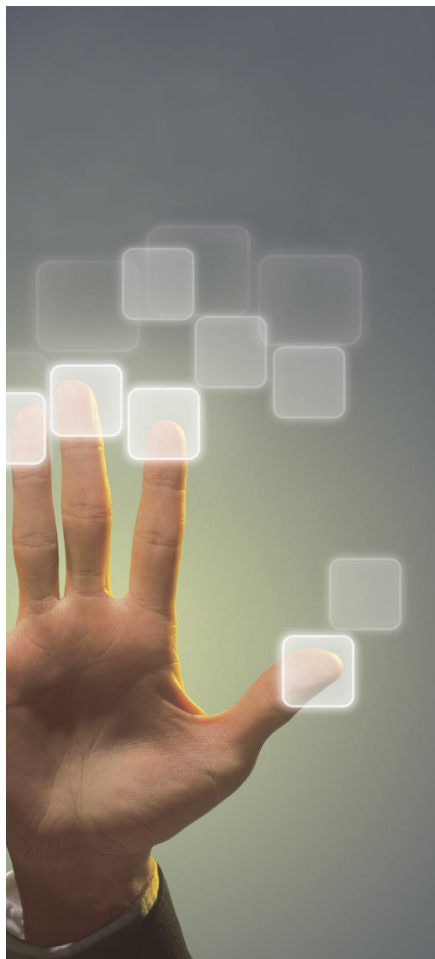
- + General Liability
- + Automobile & Trucking (*including liability, physical damage and cargo*)
- + Property & Inland Marine
- + Professional Liability
- + Management Liability
- + Public Entity
- + Workers Compensation

Client focused:

- + Customized claim operations and flexible facility locations
- + Customized claim handling procedures for each client
- + Specialized claim units & dedicated client coordinators
- + 24 hour toll free or web-based claim reporting

Quality emphasis:

- + *Best Practices* for claim handling and litigation management
- + Proper Adjuster/Claim Attorney to Manager span of control ratios, providing quality supervision
- + Manageable caseloads, yielding a better work product with a positive impact on claim results and loss dollars
- + Regular internal quality control claim audits



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VIRTUAL TPA®

Blue Leaf Claims' approach toward claim administration is cost effective and more efficient than typical claim administration companies. We use a paperless web-based claim management system with integrated image scanning capability, remotely located staff, web-based video conferencing to integrate staff and client communications, voice over IP telephone and other communication systems completely Internet based. Our claim services are provided to insurance carriers, reinsurers, captives, risk retention groups (RRG's), pools, self-insured's and other alternative market facilities.

Remote adjusters and managers countrywide facilitate the handling of claims, with oversight by a centralized administrative office. The centralized administrative office provides technical claim oversight, mail facilities, image scanning, IT support, accounting, billing, banking (loss fund accounts), check issuance, human resources, legal/compliance, and other operations.

- + A virtual, paperless environment utilizing cutting-edge technology.
- + Ability to strategically place adjusters and managers on-site anywhere.
- + Reduced expenses for the client as all client audits can be performed remotely.

TPA IN A BOX®

TPA in a Box® is for the program administrator, captive/RRG, self-insured or any company, needing a full service claim administration facility, with systems and operational capability, at a reduced cost. Benefits include:

- + A totally custom packaged claim administration solution.
- + A collaborative recruitment effort with client approval of selected staff.
- + A virtual environment based on cutting-edge technology, including an Internet web-based claim system and web-based video conference communication.
- + Customized satellite claim office within client's operation, or remote claim staff strategically located near the client's office.
- + Approval by carriers and reinsurers, including coordination of any required due diligence requirements and contract negotiations.
- + Streamlined and cost effective audit process for carrier and reinsurer.
- + Administrative office providing technical claim oversight, mail facilities, image scanning, IT support, accounting, billing, banking (loss fund accounts), check issuance, human resources, and legal/compliance.
- + Claim operational expertise, with home office technical oversight, reporting to the client, carrier and reinsurer.
- + Comprehensive loss and claim management reporting.
- + Ability to develop data interfaces with clients, carriers and reinsurers.
- + *Best Practices* claim handling and litigation management guidelines.
- + Centralized loss fund account management with laser check issuance.
- + Centralized mail processing and image scanning.
- + Fully insured and licensed claim operation.

CLAIM CONSULTING & AUDITING SERVICES

Our claim audits are specifically tailored toward the clients' needs.

Comprehensive Technical Reviews with a focus on:

- + Claim Supervision & Management
- + Coverage & Contacts
- + Investigation & Documentation
- + Reserve Management & Expense Control
- + Diary Management & Claim Control
- + Claim Evaluation & Analysis
- + Disposition, Negotiation & Claim Resolution
- + Litigation Management
- + Recovery/Contribution
- + Large Loss & Client Referral
- + Client specific categories

Administrative & Operational Reviews with a focus on:

- + Organizational Overview & Contracts
- + Claim Management and Adjuster Interviews with Resume Review
- + Regulatory Review:
 - Professional Licensing (*Firm & Individual*)
 - Fair Claim Act compliance
- + Loss Fund Account Management:
 - Check Issuance Process & Reconciliation
 - Security
 - OFAC Compliance
- + Claim Handling Guidelines & Litigation Management (*Best Practices*)
- + Reserve Management Process & Procedures
- + Review of Quality Controls and Claim Standards
- + Large Loss/Client Reporting/Reinsurance Reporting Guidelines
- + Claim Authority Levels by Employee
- + Staffing and Employee Productivity
- + Claims Systems Review
- + Training & Development
- + Insurance and Bonds
- + Client specific categories

Our reports are comprehensive, and include the following:

- + Detailed report
- + Overall analysis of results
- + Review and analysis of all documents secured during the review process and completed trending sheets for each claim file reviewed
- + Opinion with recommendations
- + Report assembly either in bound hard copies with all exhibits or in an electronic format

Blue Leaf Claims, Inc. has the resource capability to provide professional claim consulting and auditing services for all commercial lines of business including General Liability, Automobile & Trucking (including liability, physical damage and cargo), Property & Inland Marine, Professional Liability, Management Liability, Public Entity and Workers Compensation. Audits are conducted by claim executives with many years of experience in claim operational and technical matters.

- + *Claim Operational Audits & Reviews* for insurance companies, reinsurers, program administrators, managing general agencies, captives, risk retention groups, pools and self-insured entities
- + *Reinsurance Claim Audits*
- + *Due Diligence Review Claim Audits* (new business ventures and acquisitions)
- + *General Consulting* on insurance claim matters
- + *Expert Testimony* on claim matters regarding claim administration, adjusting and claim operational issues



Remote employees operate in a paperless desktop environment with a comprehensive web-based claim management system, web-based video conferencing, and voice over IP (VOIP) telephone systems.

Client inquiry access anywhere in the world through a web browser.

Recorded statements in wav. format are attached to claim file as a permanent record.

Flexible approaches toward interfacing with various third party applications.

Integrated risk management reporting tool.

Positive Pay interface with your specific banking institution as a fraud detection tool.

Fully integrated security component with HIPAA-compliant security administration.

ISO ClaimSearch® interface providing a two-way, real-time interface for investigating and identifying claim histories of insured parties and claimants.

Ability to develop data interfaces with clients, carriers and reinsurers.

Blue Leaf Claims utilizes a web-based claim management system designed to manage multiple lines of insurance. The system utilizes Microsoft .NET technology, one of the most powerful and flexible development tools on the market today. With integrated imaging application and workflow, the claim staff works in a fully functional paperless environment, increasing productivity and delivering more efficient claim processing.

Systems features and benefits include:

- + Web browser based loss reporting providing a First Notice of Loss and/or First Report of Injury.
- + Workers Compensation state Electronic Data Interface (EDI) claim reporting.
- + Rate Calculation Tables for Workers Compensation.
- + Comprehensive claim management reporting:
 - Standardized reports: loss runs, claim list reports, check and financial registers, IRS 1099 reports, loss triangulation reporting and safety analysis reports.
 - Generation of reports in a variety of formats.
 - Configurable security granting system access by role or group including report-only access.
 - Automated report scheduling tool configurable to automatically generate reports per a user-defined schedule and distribute those reports via e-mail, ftp, or to a website.
- + OFAC SDN compliant (U.S. Patriot Act).
- + Medical bill review interface.
- + Fully integrated document imaging functionality including integrated e-mail capabilities from within the claim file.
- + General Claims Management Functionality in all types of claims processing environments including: Policy Maintenance, File Notes, Diaries, Letters and Forms, Integrated E-Mail, Integrated Correspondence and Claim Forms, Reporting and Business Automation Tools, Laser Check Issuance, Banking and Reconciliation, User-Defined Claim Fields, and Customized Statistical Reporting.