



The long-term success of any insurance company is dependent on the effectiveness of their claims operation. At Crum & Forster, we have been recognized for providing superior service based on our responsiveness, collaborative approach and cumulative expertise.

Quality

- More than 500 claim professionals with a nationwide presence, operating nationally
- Specialized expertise in each of our business segments
- Proactive early case resolution, but are fully prepared to defend cases
- Proactive litigation management plan with an integrated defense strategy
- Dedicated Special Investigation Unit (SIU) to ferret out fraud
- In-house physician to assist with complex medical cases
- Dedicated subrogation team that relentlessly pursues recovery to benefit our policyholders
- Proactive training and development program emphasizing technical skills, best practices and customer service
- Comprehensive network of approved defense firms with specialty practices

Responsiveness

- Customer service-based culture is embedded into everything we do
- 24 hour emergency response teams
- Full complement of medical management programs providing quality care at competitive pricing
- Medical bill review program produces significantly lower costs than other companies
- Dedicated return-to-work specialist utilizing local charities
- Managed caseloads
- Claim professionals with advanced degrees and designations

Communications

- Client focused stewardship process actively engaging the policyholder and broker
- Claim account executives who develop customized service strategies
- Bilingual specialists
- Integrated claim, underwriting and risk engineering departments
- On-line Risk Management Tool (RMT) providing customized reports, executive summaries and adjuster notes

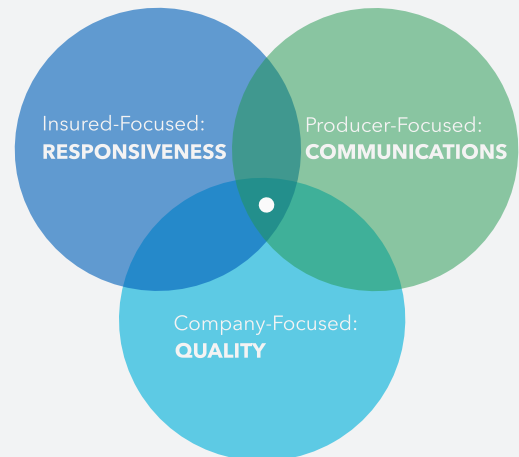
When you report a claim to us, you can be assured that it will be handled with efficiency by dedicated claim professionals who share your goals of bringing the claim to a prompt and successful resolution.

From initial reporting to final disposition, we are proud of the services we provide our policyholders and producers.



Report A Claim

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