



# Claims Management

Insurance for Construction Industry Leaders



## CLAIMS OVERVIEW

BITCO Construction Group's Claims team is comprised of a group of experienced claim professionals who manage our clients' Workers' Compensation, General Liability and Commercial Auto claims. With a passion for construction claims and delivering superior results to our clients, our Claims team delivers an innovative and proactive approach to claims handling that sets us apart from the competition.



**RESPONSIVENESS**

**NATIONAL PLATFORM**

**DEDICATED CLAIM DIRECTORS**

**CONSTRUCTION EXPERIENCED**

### Construction Expertise

Our Claims team consists of dedicated Claim Directors who are responsible for the direct supervision of the claims administration process. BITCO Construction Group's Claim Directors:

- Average 20 years of construction claims experience
- Have specialized local and jurisdictional knowledge of the part of the country in which they operate
- Are credentialed – many carry CPCU, CISC, ARM, AIC, JD, ARe and CRIS designations

Additionally, our Claim Directors are supported by a senior Claims Leadership team with more than 100 years of combined construction claims experience

### Immediate Access

BITCO Construction Group's notable value is its responsiveness. With an in-house, nationwide Claims team, our clients appreciate that:

- Every BITCO Construction Group Regional Office has a team of dedicated Claim Directors
- Claim Directors are available 24/7 to answer questions on bills, case status and resolution
- Our flat organizational structure provides our Claims team with direct access to BITCO's Executive Management
- Real-time claim information is accessible online
- Established 24/7 Emergency Response Protocols (ERPs) are in place for catastrophic claims, which may include:
  - Immediate field investigator assignment to accident site for completion of investigation, witness interviews, photographs, etc.
  - Prompt field nurse triage to assess and communicate critical medical updates, facilitate care, and establish rapport and support for the injured worker/family.
  - On-site attorney and forensic expert attendance to preserve evidence, initiate the privileges of the attorney-client relationship, and proactively establish strategies to maximize legal protection and leverage claim defenses.

### Enhanced Communication

Our Claim Directors encourage client participation in the claims management process to timely and accurately assess exposures and foster communication through:

- Regularly Scheduled Claim Reviews
  - Roundtable Discussions
  - Scheduled Client Visits
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## MANAGED CARE

BITCO Construction Group's Managed Care program helps our clients control medical and pharmacy costs through early identification of appropriate medical treatment and return-to-work opportunities. BITCO Construction Group will engage Medical Case Managers on catastrophic and large exposure claims, while task-based assignments and file closure protocols provide further control on claim-related costs. Our Managed Care services are provided by trusted vendor partners with the costs treated as an allocated loss adjustment expense with no financial gain to BITCO Construction Group.

### BITCO Construction Group's Managed Care Approach

- Medical bills reduced to fee schedule
- MPN/HCN/PPO discounts applied after fee schedule reductions
- Large bills are individually reviewed and further negotiated
- Complex surgical procedures and unusual treatments are thoroughly reviewed by nurses and Medical Director

### Medical Provider Network (California)

We have partnered with Coventry Workers' Compensation Services as our Medical Provider Network (MPN) provider in California. This partnership has resulted in significant reductions in the average amount paid, shorter duration on lost time claims and lower litigation costs. Coventry's network has over 72,000 MPN providers which include medical services at over 130,000 locations.

## LITIGATION MANAGEMENT

BITCO Construction Group has a comprehensive Litigation Management program designed to effectively control the legal costs of our clients' claims. Through adherence to our established litigation management guidelines, we are in an informed position to best make decisions to settle or litigate. Our insureds are critical to successful litigation and are involved in each step of our litigation management process.

### Overview of BITCO Construction Group's Litigation Management Guidelines

- Our defense panel is composed of small to mid-size firms with expertise in construction claims
- Litigation budgets are established to help us understand costs up front
- We utilize the latest in risk management information systems to monitor and manage litigation costs
- Roundtable discussions are held throughout the life of litigated claims at regular intervals and as any material developments may arise

### Alternative Dispute Resolution (ADR)

For certain claims, BITCO Construction Group will take advantage of Alternative Dispute Resolution (ADR) in workers' compensation to pursue a prompt resolution before significant time and money is spent in litigation. Our Claim Directors work with claim representatives who are highly-trained and experienced in ADR to manage the resolution process without a trial. BITCO Construction Group participates in ADR in California workers' compensation in conjunction with a number of construction trades that operate in California.

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## About Us

The BITCO Construction Group (formerly Old Republic Contractors Insurance Group) is a highly specialized, technically-skilled and operationally-efficient team of underwriters, claims and risk control experts at BITCO Insurance Companies that provides specialized insurance coverages and services—exclusively for large trade contractors and construction projects.

BITCO Construction Group (BCG)'s nationwide team of high-performing, high-energy underwriters has the knowledge gained by years of construction industry experience.

BCG will insure commercial general and specialty contractors that meet our premium thresholds and operate within our targeted classes of business. Our success lies in working with contractors who want to increase their bottom line by controlling work-related injuries and third-party damages.

BITCO is part of the Old Republic General Insurance Group ([www.orgig.com](http://www.orgig.com)), the largest business segment within Old Republic International Corporation (NYSE: ORI), one of America's 50 largest shareholder-owned insurance businesses and currently ranks among the Fortune 500 list of the nation's biggest companies.

Insurance contracts are underwritten and issued by one or more of the following: Old Republic General Insurance Corporation is rated A+ (Superior) by AM Best and A+ Stable by Standard and Poor's; and Old Republic Insurance Company, rated A+ by A.M. Best, A2 by Moody's and A+ by Standard and Poor's.