

S E X T A N T

CLAIMS ADMINISTRATORS

Affiliate of Tenco Services, Inc.

Lloyd's approved

Delegated Claims Administrator

**PROPERTY AND CASUALTY
THIRD PARTY ADMINISTRATORS**

EXACTING CLAIMS MANAGEMENT

claims@sextantclaims.com
www.sextantclaims.com

Office 615-724-0049
Fax 615-279-5385

Table of Contents

- 2** Exacting Claims Management
- 3** Claim Handling Overview
- 4** Dedicated Claims Team for Your Account
- 4** Coverage Review
- 4** Reserving Practices
- 4** Invoicing
- 5** Claims Management System
- 5** Claim File Notations
- 5** Claim Recording
- 6** Subrogation
- 6** Nationwide Coverage via Southeast Hub
- 7** Management Team
- 8** Lines of Business
- 9** Current & Past TPA Accounts
- 10** Current & Past TPA Accounts
- 11** Current & Past TPA Accounts



A wide-angle photograph of the Nashville skyline at dusk. The sky is a mix of light blue and grey, with city lights beginning to glow. Several prominent skyscrapers are visible, including the AT&T Building with its distinctive top. The foreground shows a mix of modern glass buildings and older brick structures.

Exacting Claims Management

Sextant Claims Administrators is a property and casualty Third Party Administrator (TPA) headquartered in Nashville, Tennessee. Our experienced claims professionals investigate, evaluate, negotiate, manage, and resolve each and every claim. We have a strong network relationship of 1,000+ independent claim adjusters nationwide through the National Association of Independent Insurance Adjusters (NAIIA) who have been vetted and pre-qualified. This ensures that the “best of the best” are selected for field assignments.

Sextant Claims Administrators is a new name for a 30-year-old allied division of the 70+-year-old Tenco Services, Inc., a Lloyd's approved Delegated Claims Administrator. We are dedicated to providing turnkey claims management and administrative services for your client. We currently administer liability and property accounts with exposures throughout the mainland of the United States for our domestic and international clients. Our web-based claims administration software provides secure, accessible claims data along with customized reports to you and your appropriate entities. With 24-hour personalized claims response, one can be assured of daily best-practices claims management.

We have established a reputation as a boutique TPA, handling only those claims accounts and programs that are a mutual fit between our company and yours. All claims handling and claims processes which we conduct are completely transparent and professional. We administer and adjust your claims with the daily reminder as to how these claims affect your bottom line.



Claim Handling Overview

Our philosophy is to provide the highest quality claims service to our clients in a prompt, professional, and cost-efficient manner. Our guiding principles of integrity, a hard work ethic, and applying common sense within the claims handling process have enabled Tenco Services, Inc., and its Third Party Administration division, Sextant Claims Administrators, to succeed in reaching this goal. Fostering these principals has earned us the highest reputation of competence within the ranks of domestic and overseas insurance carriers, self-insured corporations, brokers and agencies, defense attorneys and other independent adjusting companies throughout the country.

Our process to ensure quality claim handling starts with each claim upon receipt when it is reviewed by the Account Claims Director and instructions given to the Claims Specialist. If the claim is deemed to have an exceedingly large exposure and/or highly complex issue, then the Account Claims Director will monitor all activity on the claim, make investigation recommendations and review all reports and documents associated with the file until conclusion of the claim.

Our open-door policy encourages all Claims Specialists to solicit help and guidance from their supervisor as well as use an internal roundtable discussion of a claim. The Account Claims Director will also perform random audits of open files for each Claims Specialist on a monthly basis. Additionally, random closed file audits are done on a quarterly basis.



Dedicated Claims Team for Your Account

With the strength of over 70 years of claims management experience, we offer centralized administration, quality control programs, and consistent nationwide performance standards to ensure every claim is settled fairly and quickly. We will assign an Account Claims Director who will be supported by a team of Claims Specialists dedicated solely to your account. The account team will include clerical support, loss intake, reporting, program setup, quarterly meetings, data conversion, and back office administration. Our dedicated team will partner with you from start to finish to determine the most cost-effective plan for reducing your exposures and controlling potential loss.

Coverage Review

The dedicated teams for your account are all seasoned Claims Specialists in the assessment of all coverage lines of business. All coverage reviews are of highest priority from the outset, and coverage notes are placed within the claims data system. We will promptly notify you of any policy issues identified on a claim submission.

Reserving Practices

We pride ourselves on our accurate reserving practice. In our use of best claims practices, an initial reserve will be assessed and posted on the claim file within 24 hours of receipt of claim. As soon as enough appropriate factors within the exposure are obtained, the posted indemnity (and allocated expense if applicable) will be set for the ultimate probable exposure of the claim file. When new information triggers a reserve change, we immediately provide notice and document the claim file. All reserve changes require a documented reserve rationale in the claims management system.

Invoicing

All charges for services are recorded contemporaneously into our claims management system based upon the actual time in one-tenth hour increments. The time for each activity will be separately stated and itemized on all invoices. Our description of services informs the nature or purpose of the task performed, the specific activity to which it relates, and the name of the party involved and/or the subject of the activity.



Claims Management System

Sextant Claims Administrators uses a customized version of the web-based, claims management system, FileTrac (<https://filetrac.net>). FileTrac is a leading claims management system for independent adjusters, third party administrators (TPAs), managing general agents (MGAs), and insurance companies. This thorough system comes with a robust diary system and provides user integration with Outlook, Xactanalysis, Symbility, LEDES, NFIP/NFS, and Google Maps. FileTrac helps businesses manage their adjusters while ensuring accountability to their customers. Detailed permission levels ensure all client and internal users have complete yet appropriate access to key data.

Claim File Notations

Daily file activities are entered into the notes section of our claims management system to properly document interactions with the insured as well as other involved parties. Activity details will include type of contact, action taken or decided upon, and correspondence to any party to the loss. The notations also include possibility of coverage issues or failure of any party to the loss to respond to requests. Additionally, documents related to the loss are attached to the file as they are received.

Claim Recording

Initial loss notifications are received either by telephone, fax, or email to claims@sextantclaims.com and sent directly to the Account Claims Director for handling. The Account Claims Director evaluates the loss details for reserve requirements, subrogation potential, and complexity prior to forwarding to the claims management system data entry department.

Claims Specialists review the submitted file for coverage and claims information and contact the insured within 24 hours of receipt of assignment for documentation of the loss and required additional information to process the claim. Files are reviewed proactively to ensure proper handling of the loss as well as to ensure the proper reserves are set for the loss.

Special files are flagged within the claims management system to show whether the loss has been sent for client or supervisor review, the status of salvage recovery, or the progress of subrogation recovery.

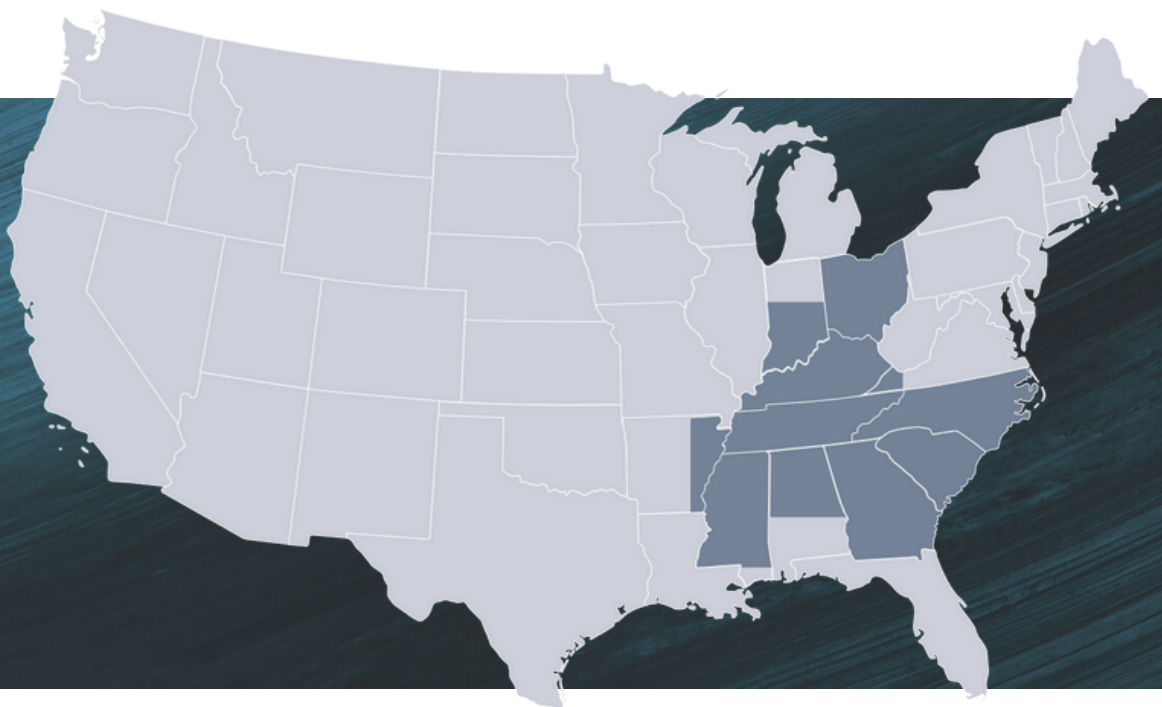


Subrogation

Identifying potential subrogation opportunities is an important part of each claim. During the investigation of each claim, supervisors and Claims Specialists search for any and all avenues for subrogation collection as part of the claims services we offer. Alternatively, at our clients' request, we work with their third party subrogation specialists. Our claims management system easily integrates with approved third party vendors, such as SubroSmart.

Nationwide Coverage via Southeast Hub

On-scene field claims handling is accomplished by the 1,000+ independent claim adjusters who are vetted members of the elite National Association of Independent Insurance Adjusters (NAIIA) as well as members of the National Truck & Heavy Equipment Claims Council (NTHECC). We have direct and immediate access to co-members' resources and claim adjusting specialties. It is Sextant Claims Administrators' year-in and year-out knowledge of the strengths and weaknesses of these individual companies which is of greatest benefit to our nationwide clients. We select only firms that meet the specific expertise for the claim criteria. Such a network of professionals, who are conscientious owners of their own firms and therefore greatly value their daily work product and reputation, provides the best of claims service providers within the industry. This teamwork with the management staff of Sextant Claims Administrators affords unparalleled quality service for field assignments.





Management Team

Tom Moss - C.E.O.

Executive Casualty Adjuster
Certifications: J.D.
Claims Handling Experience: 39 years
Employed at Tenco Services, Inc.: 39 years

Brian Duncan - President

Executive General Adjuster
Executive Casualty Adjuster
Certifications: AIC, RPA
Claims Handling Experience: 27 years
Employed at Tenco Services, Inc.: 25 years

**Sara Neece - TPA Director,
Casualty Claims Director**

Executive Casualty Adjuster
Claims Industry Experience: 39 years
Employed at Tenco Services, Inc.: 16 years

**Bill Straub - Executive Vice President,
Property Claims Director**

Executive General Adjuster
Executive Casualty Adjuster
Certifications: AIC, RPA
Claims Handling Experience: 31 years
Employed at Tenco Services, Inc.: 31 years

Maggie Moss Hufstedler - Senior Vice President, Complaint & Compliance Manager

Claims Industry Experience: 9 years
Employed at Tenco Services, Inc.: 9 years

Our internal TPA claims operation has considerable depth and experience. The claims staff for Sextant Claims Administrators continues to grow and expand, but we never lose sight of the importance of transparency and personal up-close service and attention to detail. Personal, specialized claims administration to you and your clients is assured with timely communication and prompt decision-making. With your account being managed and administered by a dedicated claims team, we ease communication and coordination with your clients. Daily management reporting and metrics allow us to monitor the claims experience from first notice of loss to appropriate closure, which fuels our pursuit of ever-better claims servicing to you and your clients.

**Samuel B. Hufstedler - Vice President,
Transportation Claims Director**

Heavy Equipment Specialist
Senior Casualty Adjuster
Member of the NTHECC
Claims Handling Experience: 31 years
Employed at Tenco Services, Inc.: 6 years

Lines of Business



COMPLIANCE AND PROACTIVE DUE DUE DILIGENCE PROTOCOLS

- Disaster Recovery Plan
- Business Continuity Plan
- Conflicts of Interest Policy
- IT Security Policy
- Sanctions Screening Policy
- Data Protection Policy
- Treating Customers Fairly Policy
- Anti-Bribery & Corruption Policy
- Anti-Money Laundering Policy
- Complaints Procedure
- Monthly or Quarterly Reporting
- Bordereaux Submissions

LOSS FUND MANAGEMENT

- OFAC Checks
- Secure Payment Authority Protocol
- Accurate & Timely Reserve Policy
- Loss Fund Segregation
- Loss Fund Reconciliation



SEXTANT CLAIMS ADMINISTRATORS HANDLE ONLY THOSE LINES OF BUSINESS WHERE WE HAVE SIGNIFICANT MANAGING EXPERIENCE.

COMMERCIAL LINES PROPERTY
PERSONAL LINES PROPERTY
RESIDENTIAL PROPERTY
CONSTRUCTION DEFECT
GENERAL LIABILITY
LITIGATION MANAGEMENT
MEDIATIONS
TIME ON RISK
LOSS FUND MANAGEMENT
PUBLIC OFFICIALS LIABILITY
LEGAL MALPRACTICE
MEDICAL MALPRACTICE
COMMERCIAL AUTO
TRANSPORTATION RISKS
TRANSPORTATION SUBROGATION
MOTOR TRUCK CARGO
MOTOR TRUCK PHYSICAL DAMAGE
HEAVY EQUIPMENT
WARRANTY PROGRAMS
INSOLVENCY & RECEIVERSHIP
SUBROGATION



Registered Expert within
Global Expert Management Initiative Gemini platform



Current and Past TPA Accounts

Lloyd's of London – Managing Agencies / Syndicates

Commercial Property, Liability, Transportation, Cargo and Construction Defect
London, England
16 Years

Tennessee Housing Authority Risk Management Trust

Commercial Property, General Liability and Public Officials Liability
Nashville, Tennessee
24 Years

Kentucky Housing Authority Self-Insured Fund

Commercial Property, General Liability, Auto and Public Officials Liability
Lexington, Kentucky
18 Years

Arkansas Housing Authority Self-Insured Fund

Commercial Property, General Liability and Public Officials Liability
Memphis, Tennessee
6 Years

The Metropolitan Sewer District of Greater Cincinnati

Residential Property
Cincinnati, Ohio
1 year

American National Lawyers Insurance Reciprocal

Legal Malpractice/Special Deputy Receiver
Nashville, TN
7 Years



Current and Past TPA Accounts

Doctors Insurance Reciprocal

Medical Malpractice/Special Deputy Receiver
Nashville, Tennessee
7 Years

The Reciprocal Alliance

Medical Malpractice/Special Deputy Receiver
Nashville, Tennessee
7 Years

Tennessee Insurance Guarantee Association

Commercial General Liability, Property and Workers Compensation
Nashville, Tennessee
7 Years

Calfee Company of Dalton, Inc. dba Favorite Markets

Workers Compensation and General Liability
Dalton, Georgia
9 Years

Chattanooga Area Regional Transportation Authority

Workers Compensation, Commercial Auto and General Liability
Chattanooga, Tennessee
9 years

Dot Transportation, Inc.

Transportation Subrogation
Mt. Sterling, Illinois
1 Year



Current and Past TPA Accounts

La-Z-Boy, Inc.

Workers Compensation
Chattanooga, TN
12 Years

Exchange Insurance Company

Personal Lines, Property and Liability
Nashville, Tennessee
2 Years

Bi-Lo, Inc. (Red Food Stores)

Workers Compensation, Commercial Auto and General Liability
Mauldin, South Carolina
12 Years

State of Tennessee Employees

Workers Compensation
Nashville, Tennessee
3 Years

Consumers Insurance Company

Personal Lines Auto
Nashville, TN
3 Years