

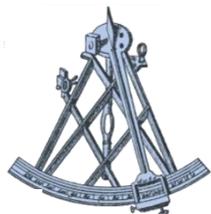


## **Property and Casualty Third Party Administrators**

*Accuracy in the Elements of Loss*

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# SEXTANT CLAIMS ADMINISTRATORS

## *Exacting Claims Management*



Sextant Claims Administrators is a property and casualty TPA headquartered in Nashville, Tennessee. Our experienced claims professionals investigate, evaluate, negotiate, manage, and resolve each and every claim. We have a strong network of 1,500+ independent claim adjusters nationwide through the National Association of Independent Insurance Adjusters (NAIIA) who have been vetted and pre-qualified. This ensures that “best of the best” are utilized for field assignments.

Sextant Claims Administrators is a new name for a 30-year-old allied division of the 68-year-old Tenco Services, Inc. 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. Our web-based claims administration software provides secure, accessible claims data along with customized reports to you and your appropriate entities. By offering 24-hour personalized claims response, you 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.



# Administration Services

Our Administration Services are  
expertly offered for:



- Property Claims
- Liability Claims
- Motor Truck Cargo
- Truck Physical Damage
- Run-Off Administration
- Construction Defect
- Litigation Management
- Subrogation





## **Dedicated Claims Team for Your Account**

With the strength of almost 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 manager to your account who will be supported by a team of seasoned adjusters dedicated solely to your account. The account team will include clerical support, loss intake, reporting, program setup, quarterly meetings, data conversion, and back office admini-

stration. 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.

## **Who We Are Not**

We do not attempt to compete with the largest TPA's as we feel our size, personal touch and our ability to focus exclusively on your program is a positive differentiator that sets us apart from our competition. We recognize that your account is your highest priority. We administer and manage your claims with this same mindset and believe in a white glove approach to the administration of your claims account. Our dedicated team will be available to you and your clients 24/7, 365 days a year.

## **Claim Assignments**

New losses assigned to us will be provided to our claims administrator via an assignment queue in our TPA software system. Our claims administrator will, upon receipt, immediately retrieve claims from the queue and assign them to the internal and field adjuster with the skill sets best suited for that claim assignment. All new losses are assigned to an adjuster within two hours of receipt from the queue by the claims administrator.

## **Coverage**

The dedicated teams for your account are all seasoned, experienced adjusters in the review 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 immediately advise you of any coverage issues identified on a claim submission.

## **Efficient, Timely Investigations**

We have a 70-year-old national network of independent field adjusters who have qualified as members of the National Association of Independent Insurance Adjusters (NAIIA), and who provide us with prompt, thorough investigations and comprehensive reports. All are well-versed in obtaining thorough statements, conducting interviews, securing of public records, and recreating of loss environments.



## **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 by the close of the 3rd business day after receipt of the 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. We avoid placing the same amount of initial reserves on all received claims. All reserve changes require a documented reserve rationale in the claims data system.

## **Diary**

All claim files are set on a minimum 30-day auto diary to ensure best-practices claims handling. Monitoring a tight diary by all assigned adjusters, including field adjusters, is critical. The claims administrator will review all diaries of the assigned adjuster team daily.

## **Billing**

We do not over-bill, ever, and we will provide itemized invoices. The invoice will be a clear, transparent bill which will include a caseload report, detailing total number of claims received, closed, and remaining open for each month billed. The monthly fee will be based upon our billing agreement with you, and will plainly and clearly state the work conducted by the team dedicated to your account.



## Effective Litigation Management

An effective strategy for case resolution is essential to our approach to litigation management. Every case we oversee, whether large or small in exposure, benefits from a strategy that specifies the steps toward achieving an identified outcome, as well as a comprehensive budget that clarifies the cost of implementing the strategy. From commencement of litigation until resolution, our dedicated claims team will oversee counsel and aggressively discuss and pursue the earliest opportunities



to achieve cost-effective claims resolution. Effective litigation management requires 1) identification of the issues, 2) attaining a resolution strategy, 3) creation of the details of a resolution, and 4) understanding and complying with the legal cost determinations as agreed in a litigation budget. Our guidelines are designed to manage the litigation and control all costs.

## Subrogation

Sextant Claims Administrators considers subrogation a key factor in cost control. Specialized subrogation adjusters and auditors timely review and pursue our clients' subrogation rights on all appropriate files. Prompt determination is made regarding liability levels and exposures. The Sextant subrogation team then institutes aggressive procedures and pursues all avenues in placing each potential party on formal notice. Consistent and timely follow-up with both documented payments and liability or property assessments is pushed forward into the view of the responsible parties' decision makers, and the procurement of actual recovery funds from such parties is the ultimate and only viable goal in each of these cases.

## Medical Cost Containment

Sextant Claims Administrators offers a medical cost containment service for medical bills and medical lien negotiations. The service uses a localized fair market pricing strategy. Hands-on reviews and proven re-pricing benchmarks all afford such discount percentages with maximum savings for our clients.



## Nationwide Coverage via Southeast Hub

Field claims handling is accomplished by the 1,500+ independent claim adjusters who are members of the elite National Association of Independent Insurance Adjusters (NAIIA), of which Sextant Claims Administrators has been a member for over 60 years. This longevity affords direct and immediate access to co-members' resources and claim adjusting specialties. It is Sextant Claims Administrators' knowledge of the strengths and weaknesses of these individual companies which is of greatest benefit to our nationwide clients. If one firm does not have the specialty needed or does not meet specific claim criteria, then another firm is selected immediately. Such a network of professionals, who are conscientious owners of their own firms and therefore greatly care about their work product and reputation, affords our clients the best of the claims service providers within the industry. This teamwork with the management staff of Sextant Claims Administrators affords unparalleled quality service for field assignments.

