

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 relationship 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 70-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
Commercial & Personal
- Casualty Claims
Commercial & Personal
- Truck Transportation
- Truck Physical Damage
- Motor Truck Cargo
- Inland Marine Surveys
- Heavy Equipment
- Construction Defect
- Cyber Liability Claims
- Railroad
- Public Entity
- Public Official's Liability
- Events & Entertainment
- Agency E&O
- Run-Off Administration
- 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 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.

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 14-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.



Tenco Marine and Transportation Services

Tenco Marine and Transportation Services (TMTS) provides the following services:

- Truck Liability Investigations
- Marine and cargo surveys
- Condition and value surveys
- Load out and discharge surveys
- Out turn surveys
- Air freight surveys
- Heavy lift surveys



Tenco Marine and Transportation Services' Truck Liability division provides 24 hours per day, 7 days a week on call emergency transportation claim services. We provide immediate on scene investigations coordinating our efforts with the client needs and expectations. We provide environmental and severe loss claim handling expertise.

We are also cargo adjusters and surveyors with a strong knowledge of the Carmack Amendment for handling domestic cargo claims. Additionally, we have a strong knowledge for the Carriage of Goods by Sea Act (COGSA) to deal with imported and exported goods and commodities. This is in respect to containers on "interchange" or rail, as well as various other Marine Lines of Business. Our marine surveyors and cargo adjuster can determine the nature of damages, cause of damages and the extent of damages. We can initiate mitigation procedures, resolve salvage and collect and interpret relevant shipping and claim documents in order to evaluate liability and damages in preparation for full claims reporting, negotiation, and settlement.

Cyber Claims Management, Inc.

The attorneys and adjusters at Cyber Claims Management, Inc. use their years of casualty contract/policy analysis in conjunction with current and updated cyber training in order to offer the ability to proactively assist, monitor, cost-review, critique and/or produce timely reports on the many facets of the claims process details. Underwriters can be kept informed of such claim details via timely and secure web access to the claim reports and adjuster notes produced by the Cyber Claims Management team.

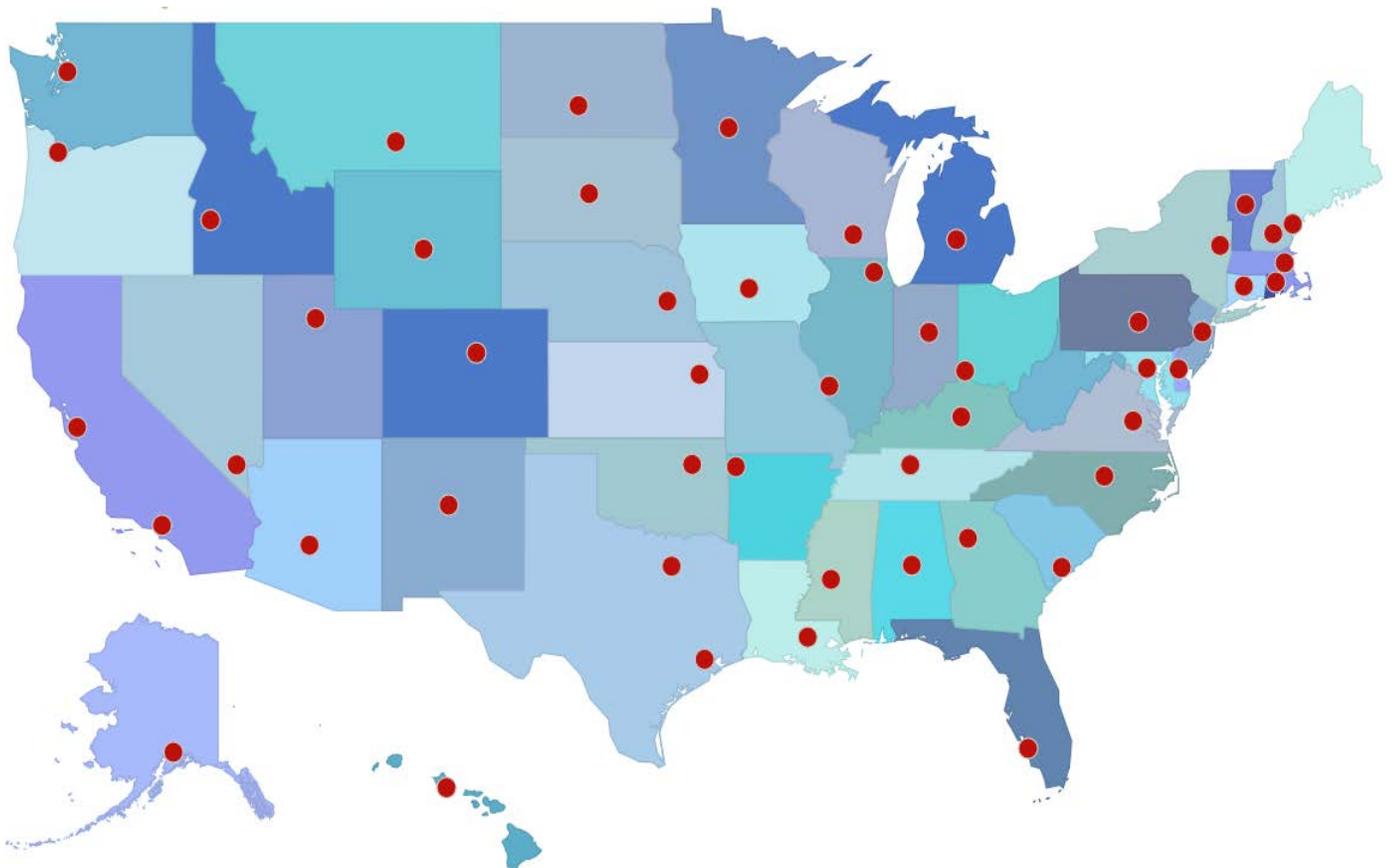
Subrogation

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.



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), as well as, 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' 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.



Industry Leading Claims Professionals

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 claims experience from first notice of loss to appropriate closure, which fuels our pursuit of ever-better claims servicing to you and your clients.

Tom Moss – *Principal*

Certifications: **J.D., GLEG**
Claims Handling Experience: 36 years
Previously employed at: US Air Force
Graduate of Nashville Law School
Graduate of University of Kentucky

Brian Duncan – *Claims Administrator*

Vice President of Special Ops
Certifications: **AIC, RPA**
Claims Handling Experience: 20 years
Previously employed at: Consumers Ins., & Graward General Company
Graduate of MTSU (MBA, BBA)

Sam Hufstedler – *Claims Administrator*

Heavy Equipment Specialist
Certifications: National Truck & Heavy Equipment
Claims Council Member (**NTHECC**)
Claims Handling Experience: 27 years
Previously employed at: KKR Solutions & Southern Claims Service
Graduate of David Lipscomb University

Sara Neece – *Claims Supervisor*

Executive Casualty Adjuster
Claims Handling Experience: 35 years
Previously employed at CSX Transportation & Union Standard Insurance Group
Attended University of Tennessee

Bill Sharpe – *Account Manager*

Claims Handling Experience: 36 years
Previously employed at: Farmers Insurance Grp.
Graduate of East Tennessee State University

Maggie Moss Ford – *Account Manager*

Claims Handling Experience: 5 years
Attended University of Tennessee

Harold Rebe Trickey, III – *Claims Director*

Certifications: **RPA**
Claims Handling Experience: 40 years
Previously employed at: Gay & Taylor, & Shelburne-Harris Services (Self-employed)
Graduate of Middle Tennessee State University

Bill Straub – *Claims Supervisor*

Executive General Adjuster
Executive Casualty Adjuster
Certifications: **AIC, RPA**
Claims Handling Experience: 25 years
Previously employed at: AT & T
Graduate of Gulf Coast College

Becky Medlen – *Executive Casualty Adjuster*

Claims Handling Experience: 36 years
Previously employed at: James C Greene Co. & American Mutual Insurance Co.
Attended University of Tennessee

David Whitaker – *Executive Adjuster*

Certifications: **AIC**
Claims Handling Experience: 24 years
Previously employed at: Graward General
Graduate of University of Tennessee at Martin

Neal Little – *Executive General Adjuster*

Executive Casualty Adjuster
Certifications: **J.D.**
Claims Handling Experience: 37 years
Previously employed at: Mark Adjustment Services & Physicians Practice Group
Graduate of Georgia Southern University
Graduate of John Marshall Law School

Kristen Deal – *Systems Administrator*

Graduate of Tennessee State University (BBA)



SEXTANT CLAIMS ADMINISTRATORS

Current and Past TPA Accounts

Tennessee Housing Authority Risk Management Trust

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

Kentucky Housing Authority Self-Insured Fund

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

Arkansas Housing Authority Self-Insured Fund

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

Lloyd's of London – Various Syndicates

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

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

La-Z-Boy, Inc.

Workers Compensation

Chattanooga, Tennessee

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, Tennessee

3 Years

