



Claims Services

First-class claims services and expertise to help you more effectively prevent or minimize losses.

For more information about our claims services, contact your Client Manager.

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Local Specialists

Our Claims division is one of the strongest in the industry, with our experts averaging over 20 years of experience managing and resolving claims issues. Many members of our team possess professional designations, including CPCU, ARe and ARM, and hold advanced degrees such as MBA and JD. We work in close partnership with you and our underwriting teams to provide solution-oriented guidance and feedback to create and define loss prevention strategies and optimize the underwriting process. We compile data, analyze loss events, and anticipate future developments. This enables us to assess risks more precisely and make them more quantifiable – for us and for you.

Claims Solutions

Our expertise is available to Munich Re clients to help solve a wide range of claims challenges. For example, we can help you to:

- ensure the adequacy of your reserves
- better manage catastrophic injury claims
- analyze treaty commutation claims
- successfully resolve coverage issues
- review policy exclusion language
- improve settlement evaluation and negotiation processes
- enhance effectiveness of a claims unit through due diligence reviews, claims and operational audits and similar activities

Consulting Services And Seminars

Consulting services and seminars are available in the following areas:

Construction Defects Claims Management

Construction defects claims against builders have soared nationwide in recent years. Because the cost of defending these types of claims has become a significant problem for insurers, we have a construction defects specialist on staff to assist you. Our actuarial and claims consultants can help you to quantify your ultimate construction defects liabilities, establish dedicated construction defects claim units, develop claims handling "best practices," and create litigation and case management strategies, all of which can result in significant cost savings.

Developing Exposures

As a leading reinsurer, we have the ability to view developing exposures from the diverse perspectives of our clients. Exposures we are currently monitoring include: advertising liability/intellectual property, toxic mold, and genetic engineering.

Our claims consultants are an invaluable resource to clients who need up-to-date information on the legal, insurance, reinsurance, and contractual issues surrounding developing exposures. Our claims professionals often team with underwriters, actuaries, and contract wording specialists to help develop comprehensive solutions as new issues arise.

Asbestos, Environmental, Other Latent and Mass Tort Claims Management

Our A&E, Other Latent and Mass Tort claims staff brings two decades of experience in managing, evaluating, and resolving these difficult and complex exposures. They can help you in a variety of ways to more efficiently and effectively manage high-impact claims through the following services:

- Seminars on all aspects of these claims
- Analysis and evaluation of claims operations, processes and procedures
- Coverage issue analysis and defense
- Exposure and reserve analysis assistance on a single claim, group of claims or entire claims portfolio
- Assistance with claim and/or litigation management strategy

Litigation Cost Containment

By improving your company's lawsuit management processes, you can lower litigation expenses and claims costs, and help avoid surprise verdicts. We assist clients by: conducting on-site reviews of litigation control, data collection and reporting procedures and making recommendations for changes; and providing hands-on trial strategy assistance.

Policy Language Reviews

We can assist clients in reviewing proposed or existing wording of policy forms and agreements and can offer comments, suggestions and practical insight on contract language. The process includes comparisons with other available contract language and culminates in a meeting with the client to discuss our findings. Our comments, suggestions and recommendations should be viewed as an additional resource for consideration by the client company and are not to be considered as a legal opinion or a substitute for legal counsel.

Casualty Claims Seminars

We partner with the University of Wisconsin Graduate Business School to offer basic and advance programs in casualty claims handling. These practical and hands-on programs are designed to increase the level of expertise and skill among primary carrier claims departments, thereby improving primary insurer loss experience. Our goal is to share information about decision making and principled, fair claims processes; not only doing things right, but doing the right thing.

The seminars provide the information needed to fill a common gap typically found in claims departments - the difference in knowledge between experienced adjusters and new adjusters. The participants in this program are expected to return to their jobs with the ability to share their new knowledge with their colleagues.

Negotiation Skills Training

We offer basic and advanced workshops on the art of claims negotiation. Both workshops provide in-depth analysis of the claims negotiation process by examining a variety of successful techniques, strategies, and negotiation psychology. Attendees gain experience and confidence through hands-on participation in staged negotiations. The goal of the workshop is for attendees to effect more favorable settlements, thereby containing loss and expense dollars for their companies.

Property Catastrophe Claim Management

Our property loss professionals are available to assist with property catastrophe claim management by reviewing and evaluating the adequacy of existing pre-loss plans or consulting with clients to create an effective and comprehensive program. Components of a comprehensive plan include:

- Pre-loss planning and modeling
- Logistics and management of catastrophe claim office
- Adequate staffing and appropriate compensation
- Identification of qualified independent adjusters and experts
- Reporting requirements
- Closing the catastrophe office
- Lessons learned

Medical Claims Services

Best Doctors® Catastrophic and Legacy Case Services

Our catastrophic care program improves the medical and cost outcomes of high acuity, legacy claims and workers' compensation catastrophic injuries. We achieve optimum results by using the top medical experts from Best Doctors® consulting services. Types of injuries suggested for referral include:

- Traumatic brain injury, including skull fracture and anoxic brain damage
- Paraplegic/quadriplegic
- Severe burns, electrical contact burns
- Multiple trauma
- Amputations
- Reflex sympathetic dystrophy
- Severe orthopedic conditions, cervical and low back pain/injury, carpal tunnel syndrome and related compression neuropathies
- Chronic pain
- Long-term legacy cases and unresolved and medically unstable cases





Addressing the key challenges of the future and working to devise cutting-edge solutions that render tomorrow's world insurable – that is what we have been doing in the U.S. property/casualty reinsurance market since 1917. Our recipe for success: we anticipate risks early on and deliver solutions tailored to your needs, creating opportunities for you to achieve sustained profitable growth.

Tailored Solutions: We know your market, its challenges, and untapped opportunities. Our solution-oriented approach means you can count on us to deliver custom products and responsive service.

Anticipating Future Risks: We provide access to a broad base of intellectual capital in underwriting, actuarial, claims, and many other specialized services to help your company better forecast, understand and manage its risks.

Sustained Profitable Growth: Our financial strength, broad risk appetite and comprehensive reinsurance products can help you to strengthen your market position and achieve sustained profitable growth.