



MANAGEMENT SERVICES

COMPREHENSIVE CLAIMS SOLUTIONS



www.visionriskmanagementservices.com



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About VR Management Services

Vision Risk Management Services Inc., located on Long Island, New York is **dedicated to providing innovative solutions to claims management**. VR Management Services was founded on the principle that people make the difference. The VR Management Services team works in unison to consistently provide risk managers with top notch service that achieves claim outcomes that reduce the costs of risk.

VR Management Services believes that technology is crucial in the management of claims. Our technology platform is state of the art, with an emphasis on increased efficiency for our adjusters and accurate data management that meets client reporting needs.

The combined experience of the VR Management Services staff equals over 100 years in all lines of coverage.

VR Management Team

Christine Abate President | CEO

(631) 499-4000 ext. 12 | cabate@vrmanagementservices.com

Ms. Abate started her insurance career in 1993 working in the Claims Administration Department at The Hartford Insurance Company. In 2001 she began working at Vision Risk Services as a Claims Specialist handling liability and workers' compensation claims. In 2005, Ms. Abate was promoted to a claims adjuster position, gaining extensive experience handling more comprehensive claims. In 2012, Ms. Abate is a Licensed Independent Adjuster in the State of New York

Erik Kangas Executive V.P. | Claims Manager

(631) 499-4000 ext. 32 | ekangas@vrmanagementservices.com

Erik Kangas started his insurance career at The Hartford Insurance Group in 1990. There he worked his way up from the mail room to a claims supervisor of 23 employees in 2 short years. He handled all aspects of insurance including homeowners, commercial business insurance and personal lines. In the mid-90's Mr. Kangas was assigned a strictly commercial lines desk, which enabled him to hone his skills further, becoming adroit in the area of analyzing coverage and policy interpretation. In 2000, Mr. Kangas joined one of the nation's largest third-party administrators as a claims supervisor overseeing a large staff of insurance professionals working on commercial accounts in and around the NYC area. Mr. Kangas is a licensed NYS General Adjuster, enabling him to handle claims in all lines of insurance. In 2003 Mr. Kangas joined VR Management Services as the team leader of the liability unit. In 2017, Mr. Kangas became a partner and was promoted to Executive Vice-President and Claims Manager.



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Third Party Claims Administration

VR Management Services Inc. offers complete third party claims administration that surpasses the leaders in the industry in terms of quality, expertise and technology. We provide a comprehensive claims management program that is customized to meet your organizations' needs. Our industry experts are facilitated by technological tools that focus on accuracy and efficiency. The Vision team partners with its clients, creating a seamless claims management program. Our claim data is completely open to our clients, eliminating communication barriers that can hinder the success of a TPA program. RMIS reporting has never been easier, ranging from instant desktop views directly from your PC to rich analytical reporting through a sophisticated report writer. We understand the need for prompt and accurate reporting . Our collection of data on the front end is supported by intricate table designs to insure that the data that is entered is accurate and supports the integrity of our reports.

Third Party Claims Administration Workers Compensation

We manage our workers' compensation losses with the utmost of diligence and attention. The costs associated with workers' compensation requires expertise, efficiency and detailed analysis. Our claims examiners fully investigate every loss within 72 hours. Contact is made with the employee, supervisor and physician within 48 hours. Compensability decisions are concluded within 14 days of receipt of assignment. Our emphasis is on returning the injured worker back to full duty, not on the mere processing of the claim. We are result oriented and not task oriented. We measure our results not just on how timely we perform activities but, on the overall quality of our performance and the ultimate results. A solid technology platform is essential in managing a successful workers' compensation program. In addition, our information system provides efficiency tools for our professionals to make their jobs much easier.

24 hours claim reporting and scene investigations	Real time access to adjuster notes and financials
Work flow rules integration with electronic diary and e-mail	Imaged documents as attachments to electronic claim file

Third Party Claims Administration General Liability

Immediate investigation is the key to successful management of liability losses. Our standards require that contact is made with the insured and claimant within 24 hours of loss notification. Our field investigators are available 24 hours a day to conduct complete scene analyses and statements. Photographs, statements and any other evidentiary documents are electronically attached to the claim file, making investigative results immediately accessible to authorized users. Our examiners utilize the necessary resources to assess and evaluate liability exposure within 14



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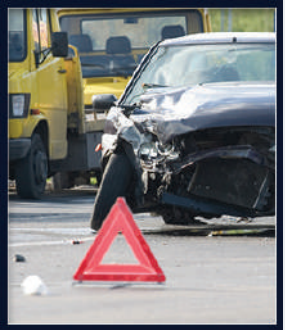
days of loss notification. We manage each loss throughout the entire adjudication process, including litigation. Our expertise extends within various industries, including but not limited to construction, retail, petroleum, medical malpractice, transportation, and municipalities.

Our approach to litigation management involves more than legal budgets and bill review. Our knowledge of the litigation process facilitates our ability to direct discovery, prepare for trial, and appropriate resolutions.

24 hour claim reporting and scene investigations	Real time access to adjuster notes and financials
Work flow rules integration with electronic diary and e-mail	Imaged documents as attachments to electronic claim file

Third Party Claims Administration Auto Liability/NoFault

Our team of examiners possess extensive experience in Auto Bodily Injury and Property Damage losses. We contact the insured driver and all claimants within 48 hours of loss notifications. Detailed accident scene investigations are conducted also within 48 hours. Our field investigators photograph and diagram all scenes, and attach their results to the electronic file, creating a virtual description of all accident details. In cases of emergency, we are available 24 hours a day.



We analyze property damage losses and insure that storage and rental car costs are minimized. Our assessment of liability occurs within 14 days of loss notification. We will consult with our clients to insure that appropriate resolutions are reached quickly to avoid unnecessary litigation. Should the case result in litigation, our seasoned claims professionals are prepared to direct the entire process and effectively manage all legal costs.

Administration of No Fault losses is managed very carefully, to insure that claim costs are contained. Timely IME's, thorough investigations and consistent use of the NY fee schedule proves to reduce No Fault costs Timely IME's, thorough investigations and consistent use of the NY fee schedule proves to reduce No Fault costs.

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Consulting Methodology



Problem Definition:

The VR Management Services process begins with expert consultation. We work with the client to clearly define the issues or problems they report in establishing a new program or maintaining an existing program. These issues may include concerns about program cost, workload or performance.

Triage:

Once client need is established, the VR Management Services Triage process is initiated. During this process, we collect and analyze key performance indicator data such as liability and workers compensation reserves, litigation inventory and potential offset losses to assess the risk.

Action:

Once the problem to be solved is identified, we work with the client to determine the best strategy for improvement. We work to design and implement new programs that will have a better outcome for our client, improving on current client designs.

Process Overview:

PROBLEM DEFINITION

The client defines performance goals against current claim volumes, staffing and expense issues

PROGRAM TRIAGE

VR Management Services gathers and analyzes key indicators of program performance. A service package is recommended

ACTION

Together VR Management Services and the client determine the best strategy for improvement. Work to design and implement new programs that improve on current designs



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Reserve Reduction Analysis

Liability:

Reserving is an art, combined with foresight and a vast amount of experience. Since the lifeline of a carrier or self-insurer is dependent on accurate reserving, it is an area that requires special attention. Vision Risk offers full reserve audits, to provide you with an objective assessment of your financial risk. In addition to assessing your reserves, we offer strategic resolutions to reduce them. This service can be combined with Litigation Profiling or it can stand alone.

Workers Compensation:

Inattention to the impact of reserves on overall program performance is striking in regards to the management of workers' compensation costs. Workers compensation' costs progressively increase over the life of a claim, yet many administrators give permanency cases the least amount of attention. Many allow permanency cases to go on indefinitely, with little effort to settle. Vision has demonstrated that an effort to settle, combined with aggressive pursuit of offsets has drastically reduced workers compensation reserves.

Litigation Management Profiles

In today's hectic environment, claims professionals struggle to control litigation. While most companies have procedures for managing litigation, very few are actually able to strategize for aggressive and proactive results.

VR Management Services uses a non-traditional approach to litigation management. First, we understand the long-term economy and efficiency of settling cases that should be settled, thereby reducing defense costs. Second, we closely monitor and manage claims that go into litigation. Third, we understand that litigation management can be much more effective when the entire litigated population of claims are analyzed, as opposed to viewing on a claim by claim basis.

Reduction in staff, lack of training and hefty caseloads can increase risk of legal exposure. We assist our clients early during the adjustment stage, insuring that the cases that should be settled--are settled-- and that those that should be tried are properly managed up until verdict.

Offset Analysis

As our industry continues to battle cost reductions, claims professionals are often burdened with extraordinary workloads. While they may have every intention of offset pursuit, they often do not have enough time to complete the leg work required to perfect recovery. Lack of training and experience can cause the claims professional to overlook recovery potential.

Unless a claims operation dedicates professionals solely to the task of capturing offsets, they will not recognize all the dollars available through recovery. The



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commitment of resources to capturing offsets can result in millions of dollars returned to an organization each year. Vision identifies every offset opportunity, via third party tort, second injury fund relief, loss transfer and others. Our thoroughness has yielded dramatic effects, and provides an excellent return on investment.

Claim Auditing

The audit process is an excellent tool for development and improvement of your overall claims administration process. While we recognize that no two organizations are exactly alike, the VR Management Services claim auditing process helps you benchmark your performance against peer organizations.

We take a team approach in designing a review structure that addresses our specific auditing objectives. This approach also enhances learning and can improve overall operational efficiency. The overall speed of the process and accessibility of the report is increased by the use of Vision's automated information system.

Periodic Claim Reviews

So much can be gained through teamwork between the adjuster and the risk management division. A structured claim review process is an excellent way to establish true collaboration. Effective claims review, however, requires detailed planning, preparation and coordination. Vision Risk establishes claim review programs that offer risk managers and adjusters the opportunity to discuss, analyze and strategize the resolution of high profile losses-losses that require a more advanced review and resolution plan.

Claims Management Oversight

Our Claims Management Oversight services support client organizations that cannot commit staff to this activity. Attention can be directed to all claims or high exposure claims. VR Management Services can offer reserve guidance, investigative recommendations, settlement evaluations, defense attorney action plans, coverage analysis and overall resolution strategies.

Services can be delivered on-line or at the client's site. Vision also assists in developing the skills of in-house oversight staff and in determining the number of staff required for oversight.

VR Management Services recognizes that a second set of expert eyes can provide a claims examiner with the proper guidelines for bringing a claim to conclusion.

Self-insured entities that choose to self-administer their claims may find this services very beneficial.



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Independent Adjusting

Our investigative team will complete your requests within 14 days of assignment. In addition to offering standard full reporting, our investigative results are captured within our claims system. We can provide the client full access to review these results in real time. No need to wonder what is going on with your assignments, our technology keeps you updated daily. Reports, with attachments, can be delivered via email, to further improve turnaround time.

We perform every aspect of the investigative process, including but not limited to:

• Coverage Analysis	• Witness canvassing	• Asset searches
• Signed statements	• Scene photographs	• Weather reports
• Recorded statements	• Scene diagrams	

Scene Investigations:

• General Liability	• Workers Compensation	• Medical Malpractice
• Automobile Accidents	• Liquor Liability	• Professional Malpractice
• Products Liability	• Professional Liability	• D&O Liability

Litigation Assist/Trial Preparation:

• Witness Location/Statements	• Subpoena Preparation Service	• Trial Observations
• Court Record Searches	• Reserve Evaluations	• Mediation Attendance
• Recovery	• Settlement Evaluations	• Arbitration Attendance

Recovery:

• Third Party	• Loss Transfer	• Second Injury Fund
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Trial Prep



Our trial preparation team specializes in the important task of assisting attorneys prepare their cases for trial. Some of the services we provide is; preparing and serving subpoenas, obtaining court records, locating witnesses, accompanying witnesses to trial for testimony, obtaining photographs and official records, coordinating expert witness testimony dates and times and the acquisition of medical records.



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