

Munich Quote Presentation

Why choose Arrowhead?

We combine peace of mind with simplicity. As a one-stop shop, we handle every aspect of the policy: clearance, underwriting, policy issuance, endorsements, billing, final audit and renewal. Our top-notch service team assists customers throughout the policy term and beyond.



Flexible Billing Options

We offer deposits as low as 10% with monthly reporting or installment payment plans. Policies enrolled in monthly reporting payment plans may qualify for deposit rollover on the renewal term.



Risk Management Resources & Added-Value Services

Take advantage of quarterly or semi-annual claims review, loss control action plans and advanced reporting services. Your proposal is tailored to protect the exposures of your business operations.



Experienced & Bilingual Claims Adjusters

ACM closes claims quickly, by focusing on medical cost containment, aggressive fraud investigation and recoveries. Integrated technology provides access to real-time claim reporting, loss runs and plan-of-action reports.

Longevity, financial strength and stability.

Select a carrier that has proven that they can weather all types of storms - not only for today but for years to come.

Munich Re, Admitted A+ (XV) rated by A.M. Best, was founded in 1917. Their business model is based on the combination of primary insurance and reinsurance under one roof. In fact, they are one of the world's leading reinsurers. Policyholders with Munich Re can expect a prospective, prudent and responsible approach to risk management



LOSS CONTROL

Munich's loss control specialists are specifically trained and experienced in prevention, mitigation, transfer and other risk management techniques. They work closely with you to identify exposures, claim trends and potential loss sources. These loss control professionals will discuss findings, make recommendations, and monitor proposed solutions for effective implementation. Take advantage of:

- Resources such as: Publications, Value Added Services, Webcasts, and Loss Control Sites
- Qualified consultants experienced in a wide array of industries, many with recognized professional safety designations
- In-person loss control survey and a loss control action plan for the duration of the policy term
- A variety of services including:
 - Safety and risk management audits
 - Ergonomic, industrial hygiene and environmental assessments
 - Material handling/lift training
 - Access to technical expertise and resources



SUPERIOR CLAIMS HANDLING

Workers compensation claims can be stressful, which is why our claims handling demands immediate intervention and proactive guidance to facilitate expeditious return to work. ACM is our wholly owned subsidiary with in-house members dedicated to cost-control services like fraud investigation, recovery and salvage and medical cost containment.

The Medical Provider Network (MPN) consists of thousands of carefully selected specialists and facilities to best treat work related injuries. ACM's MPN has proven successful lowering claims costs as much as 25-30%. [Click to learn more](#) or visit ACMclaims.com.



**AMERICAN
CLAIMS
MANAGEMENT**

Questions? Contact your agent.

Name _____

Email Address _____

Agency Name _____

Phone Number _____

Value-Add Claim Services



As an Arrowhead client, you and your policyholders can benefit from value-add services with a dedicated claims team through American Claims Management, Inc. (ACM), a wholly owned subsidiary in the Arrowhead family. As a carrier-minded claims administrator, ACM works hard to ensure claims are closed out quickly. Here's how:



Working Side-by-side with ACM

Arrowhead's underwriting team works in the same building as ACM, making communication between us fast and easy.

We have monthly meetings to review open claims as well as enhance risk management and loss control services provided by our carriers.


"Arrowhead Marketing and Underwriting work together with ACM to create a seamless claim service experience."

Specialized Claim Services from ACM

- ✓ Lower caseloads means more personalized care
- ✓ Claim service agreements and dedicated adjusters
- ✓ Bilingual staff
- ✓ Advanced reporting services
- ✓ Paperless claim files at your fingertips
- ✓ 24/7 online, real time claims reporting, loss runs and Plan of Actions
- ✓ Online medical provider portal
- ✓ Lowered client costs with integrated technology
- ✓ Aggressive fraud fighting
- ✓ Cost control with proven results

Servicing more than 75,000 clients

ACM services various workers' compensation clients in the following industry segments:

-  CONSTRUCTION
-  AGRICULTURE & HORTICULTURE
-  HEALTHCARE & HUMAN SERVICES
-  MANUFACTURING
-  MERCANTILE
-  AUTOMOTIVE SERVICES
-  MISCELLANEOUS

Above Average Industry Numbers

25% lower ultimate loss and ALAE paid

40% lower ALAE paid on closed claims

35% faster closure rate

Indemnity paid at 24 months = \$1,686
(compared to industry \$3,108 WCIRB)

Loss as percent of ALAE = 8.19%
(compared to 11.8% WCIRB with state fund and 15.23% without)

WCIRB = Workers' Compensation Insurance Rating Bureau of California

ALAE = Allocated Loss Adjustment Expenses

The ACM Difference

ACM Workers' Compensation claims handling supports a partnership approach as employers play a critical role throughout the life of the claim. Success is based upon immediate intervention and proactive guidance to facilitate expeditious return to work. ACM monitors an effective course of treatment, mitigates the extent of disability through effective return to work practices and reduces the instances of attorney involvement.

ACM has three subsidiaries fully committed to providing superior service and claims handling with integrity. These dedicated in-house members of our cost control services have proven to drive timely and quality results.

Cost Control Services



MEDICAL COST CONTAINMENT

Marquee Managed Care Solutions is a subsidiary of American Claims Management, Inc. that provides full service managed care solutions and customized strategies to save our clients money. Visit MarqueeMCS.com.



FRAUD INVESTIGATION

Investigation Solutions, Inc. (ISI) is a multi-line field adjusting and investigation company providing nationwide field investigation, surveillance, Special Investigation Unit (SIU) services and CAT handling expertise to the insurance, legal and self-insured communities.

The nationwide team of expert investigators works diligently to complete investigations quickly and thoroughly, which has resulted in significant reduction of claim settlement amounts for clients. Visit Investigation-Solutions.com.



RECOVERY AND SALVAGE

Superior Recovery Services is an aggressive recovery collection company with experience identifying and pursuing all recovery opportunities on claims. These niche recovery experts have reviewed millions of claims and continually produce results that exceed industry average by close to 100 percent. Call 888.799.2919 for more information.

CLAIM REPORTING, LOSS RUNS AND PLAN OF ACTIONS

ONLINE & REAL-TIME, ALL THE TIME

Access real-time claim reporting, loss runs and plan of actions 24/7.

- 1 Producers log in via ArrowheadExchange.com
- 2 Click Workers' Compensation on the left navigation
- 3 Select ACM Producer Portal
- 4 Add desired effective date and policy number



Loss Control Services

We work closely with your organization to provide various services that reduce claims frequency and severity for our policyholders.

Our safety program specialists are tenured and credentialed with customized risk assessments in your industry. They are highly experienced in loss prevention, mitigation, risk transfer and other loss control techniques. Take advantage of our knowledgeable team and their services to control cost, structure safety controls and improve the bottom line.

Please discuss with your underwriter pre-bind to set expectations for your client(s). After the account is bound, the Loss Control representative will collaborate with you to establish covered services available dependent on account safety needs and requests.

✓ PREFERRED SERVICES

- Initial visit from safety and loss control specialist to evaluate account
- Establish service plan and additional visits for risk improvement
- Focused review of Injury & Illness Prevention Plan (IIPP) models to fit your industry
- Overall loss analysis to identify highest loss sources (includes injury frequency, severity and trends)
- Review recommendations and guidance for safety improvements
- Train-the-trainer: education and guidance for supervisors, managers and/or owners
- Safety Committee Attendance: safety meeting support and guidance
 - Safety materials - specific to industry and exposure
 - Loss analysis checklist (by industry)
- On-site employee safety meetings that include various topics like:
 - Heat prevention safety
 - Safe use of pesticides
 - Bending and lifting techniques
 - Ladder safety
 - Material handling/lifting aids
 - Industrial hygiene
 - Ergonomics
 - Machinery guarding and LO/TO
 - Personal protective equipment
- DMV pull program assistance
- Distracted driver training
- OSHA and CalOSHA compliance assistance including OSHA 10 training
- Remote office ergonomics assessments
- Bilingual services
- Access to online streaming safety library with actionable materials
- Safety hotline with live representative
- Multi-location services

★ SPECIALTY SERVICES

- Customized loss control service plans as agreed upon by the policyholder including:
 - Environmental
 - Fire protection and food safety assessments
 - Pre-job physical readiness
 - Security and molestation prevention services
 - Emergency preparedness and recovery services
 - Vendor Access to fleet safety programs, background checks, HR risk management and employment law

