

# Strategic solutions to uncover, recover and preserve company assets.

Arcina Risk Group helps companies skillfully uncover aged insurance policies, facilitate maximum recovery and preserve assets in order to keep their core business, financials and reputation intact. Aggressive advocacy on behalf of clients facing complex claims and litigation ensures they are protected and receive the counsel necessary for proper recovery and remuneration.

Mass tort and workers' compensation exposures, claims or resulting litigation persist resulting from:

- Asbestos
- Environmental contamination
- Pharmaceutical and medical devices
- Sports concussions
- Sexual misconduct
- Talc

## Services and Solutions to Meet Your Needs

Arcina delivers a variety of integrated services and solutions to efficiently recover insurance assets and successfully manage traditional and emerging claims.

### Insurance Archaeology

As a leading insurance archaeology firm, Arcina has a team with institutional knowledge, skills and resources to locate coverage as far back as the 1940s. A comprehensive disciplined search is conducted via multiple channels. Clients receive a multi-layered chart of the coverage history along with terms, limits, solvency status and past impairments. It represents a cumulative snapshot of a historical insurance profile which helps determine the best course of action to recover any monies due to the insured.



#### Diagnostic

- Assess existing policy information
- Identify coverage gaps



#### Investigative

- Launch policy search and retrieval process to include company archives
- London market and third-party sources



#### Results and Next Steps

- Construct a coverage map detailing policy limits
- Advise on claims filing

## Claims Advocacy and Insurance Recovery

Once evidence of historical policies has been uncovered, the recovery process begins. Arcina applies best practices to perfect the claims notification process and takes a proactive cooperative approach throughout the lifecycle of claims management, instead of a typically adversarial tone. We have negotiated hundreds of complex resolutions for our clients, often times involving multiple insurers, layers of coverages and complex issues. The result of our non-litigious approach is reduced expenses and speedier recovery. In the event of litigation, we regularly work with the country's leading law firms on behalf of our clients.

Arcina has the clout and expertise to:

- Negotiate directly with insurance carriers' principals
- Work directly with foreign markets, including London
- Track and monitor claims, and ensure carrier approvals are received where necessary
- Create databases and organize materials for proper reimbursement
- Speed up the claims decision process with claims handlers
- Develop strategic recovery solutions

## Claims Management and Support

Operating as an outsource partner to your risk management or legal departments, our skilled claims professionals have the experience and technologies to successfully track and administer mass tort claims, manage voluminous claimant and financial data, project exposures, negotiate disputes and effectively monitor reimbursements from insurers. Decades of experience has enabled us to refine the lifecycle of claims management to ensure proper party engagement and an expedited process. Arcina also offers dedicated support functioning in either a supervisory or staff capacity to fulfill short-term or long-term assignments.

Our oversight of claims for multiple lines of coverages ensures vigilance at every level. This includes:

- Processing defense costs and indemnity payments
- Insurer billings
- Accounts payable systems integration
- Aggregate limits erosion
- Claims data collection
- Policy library creation

## Insurance Asset Review

A comprehensive audit of a company's insurance assets provides a thorough assessment of the comprehensive policy coverage as well as any gaps, erosion due to claims activity or even insolvency. In the event of significant claims activity, this review will enable the mapping of claims with available coverages and help determine potential recoveries that can cover defense, settlement and judgement costs. It is also beneficial when exploring an acquisition of a company at risk for legacy claims such as asbestos, talc or environmental contamination.

## Policy Library and Claims Data Solutions

Storing massive amounts of claim and policy data within a centralized repository facilitates cost containment and maximizes recovery amounts. Online policy libraries are increasingly popular providing easy access to your legacy policies and offering permanent preservation.

Arcina's risk management information system and related data platforms can be customized and maintained to ensure data security. Our API systems can mesh with your technologies to consolidate and organize your claims. Other features include:

- Capacity to store a complete inventory of policies in a text searchable format
- Dashboard design for ease of system navigation into the various claims fields
- Corporate genealogy/chronology and historical records retention
- Messaging application embedded within system for communication with stakeholders
- Access to real time reporting with pre-loaded templates
- Loss reporting
- Payment tracking and reporting

Arcina has been instrumental in recovering hundreds of millions of dollars for clients and delivering favorable results in large complex litigation.

## M&A Due Diligence

Private equity investors, corporations and other capitalized firms exploring an acquisition or divestiture greatly benefit from understanding the current and legacy insurance assets of a target company as well as potential claims. Arcina is skilled in identifying and offering opinions as to available coverage for legacy claims and works seamlessly with outside counsel and actuarial teams to analyze the sufficiency of insurance assets to cover current and future claims.

Understanding the urgency of many of these deals, we work quickly to find and analyze policies so that investors are armed with the appropriate information to determine and negotiate as necessary to avoid any surprise or uncovered liability. Our expertise is particularly valuable where the target companies face asbestos, environmental and other complex claims.

## Insurer Services and Subrogation

To share the cost of long tail exposures with other carriers, many of the world's largest insurance companies regularly turn to Arcina for insurance archaeology services. We have successfully discovered hundreds of millions of dollars in coverage resulting in significant savings for our clients by reducing the time on risk and identifying additional coverage to participate in sharing defense and indemnity costs. In addition, Arcina's experienced team has worked with numerous insurers to conduct a systematic review of closed files for subrogation potential. Various circumstances can lead to premature file closure without any recovery and our coordinated efforts have resulted in millions of additional dollars for insurers.

## Certificate of Insurance Compliance

With an average of seven out of ten certificates non-compliant, companies can incur unexpected claims costs if the certificates are left unchecked. Arcina offers a certificate of insurance software that collects and tracks certificates, automates renewal requests and verifies compliance resulting in effective contractual risk transfer. Clients can fully outsource the COI function or access the software for internal management.

## Dedicated Team with Deep Industry Experience

Arcina Risk Group offers top-notch insurance and legal talent with decades of experience from insurance companies, brokerages, third party administrators and law firms. Long standing insurance market relationships and legal knowledge result in high success rates of located historic policies, thorough and aggressive claims management and often the avoidance of protracted litigation and trial.

Deep experience with all sizes of private and publicly-held organizations across a spectrum of industries as well as keen insight into industry nuances provide best practices for added value. Industries served include:

- Automotive
- Construction
- Energy
- Financial Services
- Food & Beverage
- Healthcare
- Higher Education
- Insurance
- K-12 School Districts
- Legal
- Life Sciences
- Manufacturing
- Non-Profit Organizations
- Public Entity
- Real Estate
- Retail
- Religious
- Sports/Entertainment
- Technology/Telecom
- Transportation

## Arcina Client Advantage

- Foremost industry experts on your team
- Insurance market clout
- Breadth of strategic offerings
- Efficient solution delivery
- Superior success rate

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