

Claims

RMG Consulting offers the Insurance Company a complete range of services designed specifically for the company accepting business from wholesale, retail or mixed market brokers. RMG consultants are successful, talented and experienced insurance and reinsurance professionals with an average of 30 years line and staff experience in all aspects of the Property and Casualty marketplace.

RMG offers the insurer an efficient and cost effective means of measuring and controlling claims expenses, both allocated and unallocated.

RMG Claims services include:

- An independent opinion of case reserve adequacy.
- Ability to work with actuaries on IBNR calculations.
- Analysis of claims handling practices and controls.
- An examination of claims handling.
- Staffing models, claims staff recruitment.
- Quality of claims service to the policyholder and internal procedures.
- Internal and external auditing

Experience

Over the past 6 years one of the largest segments of our business has been auditing and testifying in support of litigation or arbitration. Disputes often arise between:

- *policyholder and insurer*
- *insurer and reinsurer*
- *insurer and excess carrier*
- *insurer or insured and TPA*

RMG Consulting has significant experience in supporting counsel and the client in all facets of disputes and providing the auditing skill as well as expert witness testimony to back up the results of its findings.

The credibility of our findings is often utilized by the client to negotiate a successful resolution before substantial litigation costs have been incurred. Either prior or subsequent to formal proceedings, RMG principals and staff has delivered results.

RMG Consulting

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RMG Consulting

Property and Casualty Operations
Management

Litigation Support

Property & Casualty

Claims
Underwriting
Reinsurance

www.insuranceaudits.com

Underwriting

RMG offers Property and Casualty insurance carriers a cost effective means to independently examine risk selection, pricing and underwriting processes. Senior underwriting management of insurance carriers need to know if the business being written meets the company standards and are within the negotiated reinsurance agreements.

Our seasoned executives thoroughly review:

- Risk selection
- Pricing
- Processes
- Management oversight
- Controls
- Underwriting issues including current concerns such as catastrophe aggregation and casualty issues.

We recognize that pricing is an integral part of the overall underwriting process with a significant impact on results. RMG has an alliance with well known actuarial consultants whose expertise we access as needed.

Finally, RMG offers insurance managers a means to perform an independent due diligence of potential business partners, brokerage relationships or acquisitions.

Rigor and thoroughness are the hallmarks of RMG Consulting and yet our consultants recognize that the business culture of primary company can be fragile, extremely competitive and deserves respect and tact.

Preparation for Litigation

In addition to numerous engagements involving our Expert Witness assignments on individual cases, we are often asked to examine a portfolio or book of business in order to support the client's position in a broader dispute. We have provided critical and extremely valuable support to counsel and the client in areas including handling and reserve analysis among other issues for the following:

Automobile
Catastrophe Handling and Analysis
Excess and Surplus lines
MGA Agreements
Property
Reinsurance
Third Party Administrators
Workers' Compensation

Operating Principles

Our Goal Is To Provide Our Clients With The Greatest Value By Using Consultants Who Are Nationally Recognized Experts In Their Fields.

RMG Consulting, LLC was formed in 1999 to provide professional and cost effective services to the insurance and reinsurance industry. Our goal is to develop long-term partnerships characterized by working in an exceptionally timely, cost efficient and competent manner.

Our Team

Principals

Dale Frediani

George P Garris, MBA

John Saulino

John Morgan, CPCU

Underwriting

Gail Schlafer, CPCU

Robert Holland, CPCU

Claims

Vicki Ginsberg

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