



Litigation Support

The Experience You Need

RMG CONSULTING, LLC

Property & Casualty Operations Management

www.insuranceaudits.com

Since 1999, 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 Excess Carrier
- Insurer and Reinsurer
- Insurer or Insured and TPA

RMG Consulting, LLC 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 Consulting, LLC** principals and staff have delivered results.

SERVICES PROVIDED

CLAIMS

RMG Consulting, LLC offers the Insurance Company a complete range of services designed specifically for the company accepting business from wholesale, retail or mixed market brokers. Our 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 Consulting, LLC offers the insurer an efficient and cost effective means of measuring and controlling claims expenses, both allocated and unallocated.

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.

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

UNDERWRITING

RMG Consulting, LLC 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 Consulting, LLC has an alliance with well known actuarial consultants whose expertise we access as needed.

Finally, we offer 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, LLC** and yet our consultants recognize that the business culture of a primary company can be fragile, extremely competitive and deserves respect and tact.

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. By conducting all business with the highest degree of professional ethics, our aim is to develop long term partnerships characterized by completing our work in an exceptionally timely, cost efficient and competent manner.

We Want You To Be Glad You Retained Our Services!



RMG CONSULTING, LLC Property & Casualty Operations Management

www.insuranceaudits.com

650 Sentry Parkway, Suite One
Blue Bell, Pennsylvania 19422
Phone 610-260-6080
Fax 610-260-6081

190 Middlesex - Essex Turnpike, Suite 204
Iselin, New Jersey 08830
Phone 732-379-4463
Fax 973-394-1734

1280 Route 46
Parsippany, New Jersey 07054
Phone 973-394-1730
Fax 973-394-1734

Email: info@insuranceaudits.com