

Reinsurance

The Experience You Need

RMG CONSULTING, LLC

Property & Casualty Operations Management

www.insuranceaudits.com

BEST PRACTICES

Recent trends have created a need both for the Reinsurer and ceding client for improved methods to handle underwriting and claims cost in the most efficient and cost effective ways.

Our consultants help your company achieve a greater level of success by offering analysis on the integration of systems, technical auditing and organizational development skills, allowing us to target areas for improvement of bottom line results. Our engagements can be broad in scope or focused in a particular area, discipline, or line of business.

Best Practices services include:

Electronic Benchmarking
Scorecard Measurement
Evaluation and Review of Operations
Assessment and Oversight of Expenses
Management Cost Containment Reviews
Interim Management
Workflow Analysis
Training Needs Analysis
Accounting/Escrow Loss Fund Audits

Our reviews combined with our claims, auditing, reinsurance and operational experience allow us to design an extremely effective measurement program that will improve the overall level of underwriting profits.

Services Provided:

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|------------------------|-------------------------|
| * Billing | * Claims |
| * Workflow | * Training |
| * Systems | * Best Practice Reviews |
| * Management Processes | * Interim Management |
| * Underwriting | * Auditing |
| * Pricing | |

REINSURANCE CLAIMS

RMG Consulting, LLC offers the Reinsurer a complete range of services designed specifically for the company accepting business directly or from reinsurance brokers. Our consultants are very 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 reinsurer an efficient and cost effective means of measuring and controlling allocated and unallocated claim expenses.

Our 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 and results management.
- Acting independently or in conjunction with the reinsurer performing audits of TPAs or ceding companies.

UNDERWRITING

RMG Consulting, LLC offers the Reinsurance carrier a cost effective means to independently examine risk selection, pricing and underwriting processes. We believe reinsurers should know if the business being written meets the standards set and reinsurance agreements negotiated.

Our seasoned executives thoroughly review:

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

RMG Consulting, LLC offers reinsurance management a means to perform an independent due diligence of potential business partners, brokerage relationships, acquisitions or their own book of business.

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

We also provide experienced reinsurance underwriters who are available to assist you if needed during peak periods or other emergencies.

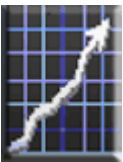
We recognize that pricing is an integral part of the overall underwriting strategy that has significant potential for improving results. **RMG Consulting, LLC** accesses reliable expertise in the actuarial community.

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!



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