



Insurance Services

Operational and Consulting Solutions for Insurance Markets

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Audit Solutions

Property and Casualty Audits

We work with managing agents and syndicates in the Lloyd's Market to provide comprehensive, accurate, and reliable property and casualty audits. Our team leverages specialized skillsets, expertise, and experience to assess claims handling by independent adjusting firms on behalf of underwriters in the Lloyd's Market.

Benefits:

- ✓ Coverholder audits
- ✓ Governmental entity audits
- ✓ Third-party administrative services
- ✓ Workers' compensation audits
- ✓ Reinsurance audits

Accident and Health Audits

Accident and health organizations, property and casualty insurance and reinsurance industries, employers, and governmental entities all face unique risks and challenges. Davies assesses individual risks through specialized accident health and audit and claims management.

We work directly as strategic partners of your organization and customize our services to your specific organizational objectives. Common types of audits performed by our team include:

Benefits:

- ✓ Carrier and reinsurer audits
- ✓ Managing General Underwriter (MGU) audits
- ✓ Aggregate audits
- ✓ TPA audits
- ✓ Premium audits
- ✓ Specific claims audits



Actuarial Services

Insurance companies and risk-bearing entities in the property, casualty, and health markets (including Senior, Supplemental Health, and Life) rely on Davies Actuarial Services to assess potential financial and operational risks. We provide actuarial pricing, modeling, and reserving, product and compliance, risk management, and broader actuarial consulting services.

Instead of delivering general actuarial commentary, we develop customized solutions based on specific niche experience, institutional knowledge, and domain expertise.

We specialize in the following solutions:

- ✓ Insurance company consulting
- ✓ Program administration
- ✓ Regulatory agency consulting
- ✓ Alternative risk consulting
- ✓ Health, disability, and employee benefits
- ✓ Life and annuity
- ✓ Insurance and risk management consulting
- ✓ Analytics
- ✓ Valuation and financial reporting
- ✓ Experience analysis
- ✓ Rate increases
- ✓ Pricing and product Development
- ✓ Commission valuations
- ✓ Reinsurance
- ✓ Audits
- ✓ Third-Party Administrator (TPA) Support



Specialty Reinsurance Claims Management and Subrogation

Subrogation Services

Davies Subrogation Services manages primary and reinsurance claims for all classes and entities within the insurance sector. This full-scale suite of claims recovery services can be performed as adjusters, supervisors, managers, and auditors. Our team will identify viable subrogation alternatives and take on the heavy lifting of conducting investigations to achieve recovery.

Risk and Inspection

Trust Davies to deliver the insights you need to make strategic decisions around residential and commercial property risk. Our inspection verification process exceeds industry standards for accuracy and turn-around time. Whether you need a physical commercial inspection or residential self-inspection, you can count on Davies for accurate, high-quality data and results.

At Davies, we know how important it is for your organization to effectively manage risk, prepare for what's ahead, and protect your financial and operational interests. That's why we provide a full range of solutions for cost and risk management. We regularly invest in new capabilities and partnerships to ensure we exceed client expectations.

As a global leader in insurance services, we're proud to power growth, innovation, and transformation for insurance and highly regulated markets. To learn more about our operational and consulting services, contact us below.

Specialty Reinsurance Claims Management

Insurance carriers, employer stop-loss providers, MGUs, and hospital and physician organizations rely on Davies for specialty reinsurance claims management. Instead of investing in additional staff and claims processing platforms, these risk-bearing entities trust Davies to provide cost savings through:

- ✓ Employer stop-loss auditing and claims management
- ✓ Managed care auditing and claims management
- ✓ Repricing services





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