



Cabot
Risk Strategies LLC.

PRINCIPALS from right to left:

Mark Osburn, President and COO

Michael Cusack, Executive Vice President

Joseph Callahan, Executive Vice President

New England's Proven Choice for Independent Third Party Administration and Insurance Brokerage Services



In this time of constant change, it's good to know that there's still an independent Third Party Administration (TPA) firm with a strong client focus. Though our company name is new, our collective experience goes back a long way. Cabot Risk Strategies LLC is a dynamic and highly experienced team of insurance professionals dedicated to delivering quality services as a third party administrator and insurance brokerage firm. We provide service offerings in the areas of:

Claim Management • Medical Case Management
Medical Bill Review • Loss Control and Workplace Safety Services
Underwriting and Policyholder Services • Data and Technology Management
Marketing Development & Acquisition • Finance and Accounting Resources
Regulatory Compliance • Brokerage and Reinsurance Placement

RISK MANAGEMENT PROCESS

Identify Loss Exposures
Evaluate Risk
Design Program
Implement Program
Monitor and Update



RISK MANAGEMENT TECHNIQUES

Avoidance
Retention
Transfer
Reduction

Risk management solutions are our business. Our goal is to help our clients effectively manage risk through insured solutions, self-insured solutions or a combination of both.

Cabot
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Customized Risk Management Services for Hundreds of Clients

Cabot Risk Strategies serves hundreds of public entities, non-profits, health care and real estate businesses. Each year we manage over 4500 claims, and our client base continues to expand, both within the region and within the industries.

We recognize that every client is different, with varying degrees of risk appetite and service specifications. That's why we work with a flexible service model. At Cabot, we provide customized risk management services to meet the unique needs of our clients. That's what makes us different.

TPA Services

As a multi-line property and liability third-party administrator, we help our clients manage their exposures to risk and contain their costs by providing them with high quality professional claims management, underwriting, safety consultation and administrative services.

Property and Liability Claim Management

Our staff has extensive expertise in handling a wide variety of claims – from claims for damage to real property and auto physical damage to claims alleging civil rights violations, discrimination, false arrest and environmental impairment.



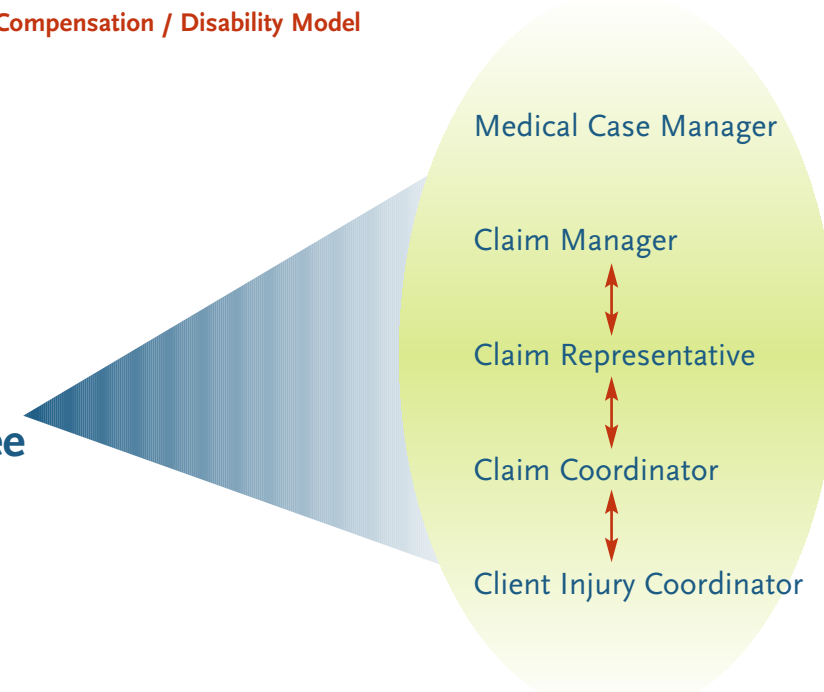
Cabot minimizes costs and maximizes efficiency through the process of integrated claim management. We pool all available resources, manage them effectively, and keep all parties fully informed throughout the claim management process.

First and foremost, we perform a thorough and timely initial investigation, utilizing face-to-face interviews by our own adjusters on serious or questionable claims. In complex cases where additional technical expertise is needed, our claim representatives call upon our safety personnel and our medical case consultants to assist in the claim investigation process.

Cabot takes pride in promptly paying legitimate claims. However, when our investigation demonstrates other parties are liable, we take equal pride in vigorously defending our clients' interests by aggressively pursuing all recoveries and contributions. Cabot staff aggressively pursue all avenues of recovery and contribution.

Worker's Compensation / Disability Model

Injured Employee



Medical Case Management

Our first priority is always to make sure an injured employee quickly gets the most appropriate treatment. Our job after that is to monitor and manage their care. We have learned that the sooner a professional claim manager becomes involved, the less of an unpleasant impact the incident will have on both the employee and the employer.

The claim manager has ultimate control of each lost time claim and is responsible for performing a complete investigation; payment authorization; evaluation of the claim, including setting and monitoring reserves; negotiation; litigation management; subrogation and second injury fund filings.

We have found that all parties benefit when we integrate medical management into the Workers' Compensation and/or Disability claim process by adding a Medical Case Consultant to each claim team. Trained as an occupational health nurse, the Medical Case Consultant facilitates medical treatment; acts as a liaison between the injured employee and the claim manager; facilitates and controls rehabilitation; and arranges transitional work. This coordinated personalized approach benefits injured workers and helps to hold down claims costs.

Data and Technology Management

Our client's data, including comprehensive underwriting and loss information, is essential to managing risk. We take our stewardship role for that data very seriously. Depending on client specifications, we deliver policy management systems and claim management systems. We provide standardized management reports as well as customized and "on demand" management reports because our clients expect, and deserve, that level of responsiveness. We are well aware of the need to support actuarial, reinsurance, audit and regulatory compliance. Our management reports present underwriting and claim data in clear and concise formats in order to give our clients greater insight into their data. This enables them to better measure performance, identify claim trends and allocate costs. With numerous time saving features, the system allows our representatives to operate at optimal efficiency.

Integrated Loss Control and Workplace Safety Services

Loss Control and Safety Training are essential to any risk management strategy. After all, the best accident is the one that never happens. To help our clients contain costs, we emphasize hazard recognition and analysis, followed by implementation of self-inspection programs. As part of our approach to integrated accident management, we focus on pre-loss and post-loss management techniques.

If a serious accident does occur, our safety consultants work to identify the root cause or the contributing factors, recommend corrective measures, and monitor the effectiveness of these measures, once implemented. When our claims personnel identify an accident trend, they quickly alert our safety consultants who can then recommend appropriate actions to prevent future occurrences. As part of the risk management team, our safety personnel often work directly with our claims personnel to facilitate communication with the client and make sure that loss reports are timely and complete.

Cabot Risk Strategies gives our safety personnel the creative freedom to adapt our services to meet client needs. These may include such varied items as:

- Developing a back, knee or wrist program
- Establishing a safety awards program
- Developing a work-site safety program
- Assisting with Safety Committee formation and implementation
- Implementing CDL, alcohol and drug testing.
- Initiating pre-placement physical programs
- Creating fleet safety and driver training programs

We are experts in working with the most sophisticated programs to help make them even better, as well as working with clients to develop safety programs where none previously existed. We also offer specialized services:

- Exposure and accident analysis
- Industrial hygiene programs
- Video library and on-line training resources
- Property surveys, inspections and appraisals
- Assistance with regulatory compliance issues

Brokerage Services

Each client presents a specialized set of risks and exposures requiring a specialized solution. To complement the management of retained risk, Cabot offers a full service brokerage portfolio to deliver insured, guaranteed cost insurance products. Our goal is to help our clients establish a balanced mix of insured and self-insured products and services that will achieve the most desired, cost effective program.

Cabot Risk Strategies is a member of the Renaissance Alliance Group which provides access and expertise to more than 30 insurance markets offering commercial lines and personal lines. We have the capabilities and experience to assist our clients with a range of products including: property, general liability, auto liability, professional / management liability, workers' compensation, umbrella/excess liability, life and employee benefits.

Our Team

Our employees are truly our greatest asset. Our people are dedicated professionals, and experts at what they do. They're client-focused individuals who enjoy resolving issues and developing innovative solutions.

Cabot Risk Strategies is an independent, regional TPA with a New England focus. We like to think that makes us a little different. Our people are down-to-earth, always willing to share their expertise and take the time to get things right. Doing business with Cabot Risk Strategies means doing business with real people. And in these times of consolidations and constant change, that can make all the difference in the world.

