

## Property + Casualty CLAIMS MANAGEMENT



FAST | FAIR | EFFICIENT

### THE ATHENS DIFFERENCE

Specialized Property + Casualty programs that manage costs without jeopardizing accuracy and fairness.

Athens Administrators is a family-owned business specializing in property + casualty claims management. Our goal is to minimize losses and to protect our clients reputations while ensuring fast resolution, fair treatment and lower overall claims costs.

Our proactive claims management philosophy drives our ability to quickly investigate, process and close claims with greater accuracy. This approach enables us to deliver lower ultimate claim costs and results superior to those of our competitors.

# PROPERTY + CASUALTY

## CLAIMS MANAGEMENT

### A PROGRESSIVE APPROACH TO PROPERTY AND CASUALTY CLAIMS MANAGEMENT

- Proven, proactive cost containment strategies
- Vigorous pursuit of subrogation recovery opportunities
- Aggressive investigation
- Skilled adjusters and negotiators
- Open communication and full transparency
- 24/7/365 claim reporting hotline
- Lowest caseloads in the industry

### Athens Claim Resolution Program

Our claims administration program utilizes the most up-to-date technology and provides valuable resources for our clients:



#### REPORT

- Claim file setup
- Coverage confirmation
- 24-hour reporting hotline



#### INVESTIGATE

- Quick initial contact
- Obtain statements
- Gather facts



#### DOCUMENT

- Documentation + internal reporting
- Constant evaluation of reserves
- Expense management



#### EVALUATE

- Quick initial contact
- Obtain statements
- Gather facts



#### SETTLE

- Resolution action plan
- Proactive negotiation
- Settlement + close

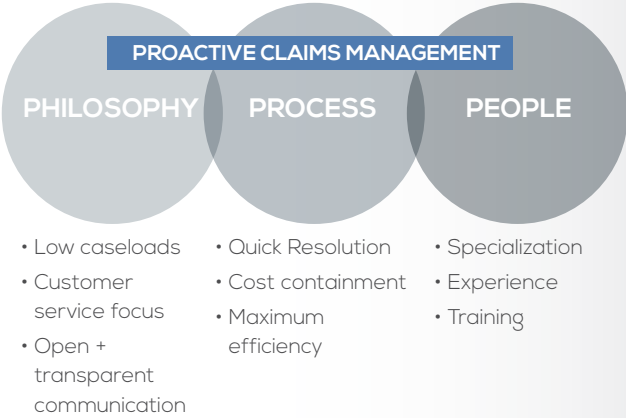
### PROACTIVE CLAIMS MANAGEMENT

#### A Powerful Cost Containment Philosophy

Proactive claims handling is the foundation of our innovative claims management system. It delivers the largest positive impact on claim settlements. We control every claim from the onset, utilizing our knowledge, experience, resources and expertise to quickly and efficiently drive the process to resolution without jeopardizing accuracy or fairness.

#### The Result:

Our proactive approach closes claims faster and contains costs more effectively than the reaction-based models of our competitors.



## SERVICES

We offer a wide array of customized property + casualty claims management services to meet your specific needs:

#### PROPERTY

- Commercial
- Inland marine
- Heavy equipment
- Residential

#### CASUALTY

- General Liability
- Auto Liability
- Product Liability
- Professional Liability
- Environmental Liability



#### PROGRAM SALES

Raffy Daghljan | (973) 637-2005

#### NORTHERN CALIFORNIA

Kevin Cichurski | (925) 826-1103

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