

NRC

Insurance and Reinsurance Consultants



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Who We Are

We are an independently owned company specializing in consultation, investigation and support services to the insurance industry.

Founded by the former President & Principal of Norman Reitman Company, along with the Senior Managers, NRC (National Reinsurance Consultants) is one of the most experienced companies of our kind in the world. NRC offers an unequalled blend of in-depth expertise, flexibility and professionalism. Our reputation is built on trustworthiness and our assurance to you of total confidentiality.



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Our Clients

Our practice is solely in the field of insurance and reinsurance. We represent various entities including agents, insurers, insurance departments, pool managers, receivers and liquidators, reinsurers and reinsurance intermediaries.

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Feedback Form

Please tell us what you think about our web site, company, products, or services. If you provide us with your contact information, we will be able to reach you in case we have any questions.

Contact Information

Name

Title

Company

Address

Telephone

FAX

E-mail

Category

Web site

Comments and/or Questions



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Principal Offices

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What We Do

- *Technical Inspections*
- *Special Claims Administration*
- *Forensic Accounting Skills*
- *Commutations*
- *Run-Off Service*
- *Liquidation Support*
- *Regulatory Support*
- *As-Needed Personnel*
- *Guest Speaking Engagements*

TECHNICAL INSPECTIONS

Reinsurance

For reinsurers and retrocessionaires, the services involve examining cedants', underwriting agents' and/or managers' records as a means of ensuring compliance with treaty terms, including the accuracy of the placing information given.

Primary Carriers

We conduct on behalf of primary carriers comprehensive reviews of their branch offices, managing general agents, and coverholders to determine conformity to underwriting guidelines, agency agreements, internal controls, and other requirements.

To aid management in making prudent, informed decisions, we can review books of business prior to acquisition and provide thorough and accurate reports.

SPECIAL CLAIMS ADMINISTRATION

Claims Monitoring

To help you achieve maximum productivity and cost-efficiency, we conduct on-site inspections of claims units, evaluating every aspect of operations, from procedures and controls to salaries and personnel performance.

Our services can be as extensive as needed. We can function as a claim administrator, taking full responsibility for a client's claims operation on a short or long-term basis. By eliminating the need for employing top management in this area, we can achieve considerable savings for clients.

Loss Prevention Analyses

As specialists with all types of claims, we are well qualified to evaluate potential risks, analyze safety procedures, and recommend ways to avoid loss. Through on-site interviews, inspections, and examinations of safety records, we are able

to detect problem areas in every kind of work environment. Our analyses deal with the physical condition of the workplace, exposure of products and operations, outside risk factors, and related issues.

FORENSIC ACCOUNTING SKILLS

To assist company claim managers, adjusters, and attorneys, our staff of auditors are thoroughly experienced in handling all types of claims - whatever the scope, whatever the location.

Reflecting all kinds of property damage and specialty coverages, our expertise includes losses related to warehouses, construction projects, inland marine and open cargo, as well as block policies (jewelers and furriers), business interruption, fidelity and surety, valuable papers, and third party liability. In support of fraud and arson defenses, we prepare thorough analyses of financial conditions. In claim litigation cases, we assist in preparing examinations under oath as well as pre-trial and cross-examination, and provide expert testimony.

COMMUTATIONS

In the area of commutations, we can develop, negotiate, and finalize the agreement on your behalf. If there is any concern as to the correctness of the cessions to the treaty, we will inspect the cedant's records to identify any non-compliance of treaty terms and/or misrepresentations in the placing or renewal of the business involved. Such findings being applied to the balances owed and to assist in obtaining a favorable commutation.

RUN-OFF SERVICE

NRC has extensive experience in this area, working with both primary and reinsurance clients.

We believe that a run-off should be administered just as a prudent insurer or reinsurer would. Our rates are structured to ensure that we act expeditiously on your behalf to facilitate commutations and collect recoverables, while maintaining the integrity and reputation of the organization.

Working always with the approval of the client, we develop and negotiate commutations with the ceding companies and reinsurers, investigate those treaties that may be candidates for rescission and collect all monies due to the client on a best-effort basis.

We can act as your exclusive claim and administrative agent for all treaties in run-off, or you can utilize us on a project basis to perform inspections of your ceding companies.

Besides handling these functions and setting up proper internal control procedures, we continue to monitor the activity of assureds, agents and cedents. With the client's approval, we investigate questionable items and ensure the accuracy of records, gathering material that may add leverage in negotiating a commutation.

LIQUIDATION SUPPORT

For insurance liquidators and receivers, we provide the same broad range of services that are available to our insurance company clients, including audits of agents and ceding companies, account reconciliation and reconstruction, claims reviews, commutations, as well as collections of reinsurable recoverables and the marshaling of assets.

In the area of claim reviews, our capabilities include not only determining the adequacy of outstanding reserves, but also calculating the amount due from individual reinsurers.

Since 1984, NRC's staff has been utilized in various capacities in practically every major insolvency within the insurance industry. Our staff has been active in the National Association of Insurance Commissioners, serving on several committees and industry advisory boards. Thus, we are constantly aware of the latest industry developments.

REGULATORY SUPPORT

We have personnel who are recognized experts in this area, so we are able to offer state insurance departments a variety of individualized services. We can support you in examining insurance companies, making sure they operate in accordance with NAIC guidelines. As needed, we conduct on-site audits of managing general agents, reinsurance managers and other state licensed entities.

To assist regulators in confirming insurance company compliance with various regulator provisions, we review their policy issuance and filings, claim procedures and other practices.

AS NEEDED PERSONNEL (OUT-SOURCING)

With the trend to out-sourcing, companies are trimming their full-time permanent personnel budgets. NRC can provide you with the as-needed services of exceptionally capable and experienced accountants, auditors and claim specialists. We can work with you in a support capacity, or to provide supplementary help with high-pressure tasks such as preparing quarterly and annual statutory statements, purging claim files, conducting audits and processing transactions.

GUEST SPEAKING ENGAGEMENTS

We offer in-house seminars and have been called upon as panelists and/or guest speaker in various programs sponsored within the insurance industry.

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At Your Service

Our staff is comprised of insurance experienced accountants, auditors, claims professionals and underwriters from the property and casualty and the life and health fields. With our technology and our network of contacts around the world we possess the local, national and international insurance expertise required to address your needs

Cost-Effectiveness

We take pride in our cost-effective, value-added approach to servicing our clients. Whether administering special claims, developing commutations or managing run-offs, we tailor our services to match your goals and your budget.



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GUEST SPEAKING ENGAGEMENTS

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TECHNICAL INSPECTIONS

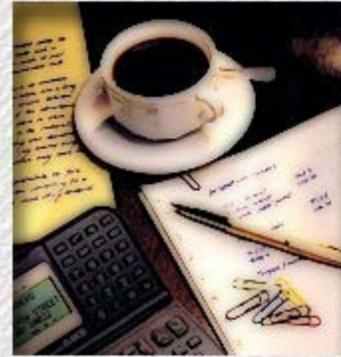
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