# **Dedicated, Proactive Experts**





EPIC's Policy Response Unit (PRU) focuses on the development, implementation and communication of best practices, delivery of superior policy terms through client-specific endorsements, and the assurance of contract certainty with the ultimate goal of maximizing financial recovery for clients. PRU team members include attorneys who are former litigators and coverage counsel, and seasoned insurance industry claims professionals. The team's real world experience litigating, analyzing, and resolving the full spectrum of risk exposures provides a direct benefit to clients – both in ensuring best coverage terms and maximizing recovery from insurance assets.

# **Highlights**

PRU advocates on behalf of clients, providing seamless delivery of high quality resources. An integrated service delivery model allows us to draw on resources throughout the organization, which means that we are accountable to our clients, not to an individual profit center. PRU team members work proactively to partner with clients. They communicate with consultants, attorneys, underwriters and claims departments to strategically position maximum insurance coverage and limits recovery.

## Let's Talk



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#### **Benefits for Businesses**

- Expanded claims and coverage services
- Superior pre- and post-loss claims advocacy
- Development and implementation of best practices
- Highest policy terms and client-specific endorsements
- Ensured contract certainty

## **Pre-Loss Services**

- Review policy language and coverage specifications prior to submission to the market
- Stress test the integrity of the policy language against how coverage might apply in various claims scenarios
- Assist in development/audit of litigation management programs (e.g. defense counsel guidelines)
- Confer with clients on claim and potential claim reporting processes
- Draft and negotiate the most protective language available on critical policy terms
- Advocate and negotiate client interests directly with underwriters and insurer underwriting counsel
- Offer advice regarding best practices for risk and insurance-related issues in commercial agreements
- Provide client training and education

#### **Post-Loss Services**

- Assist in reporting claims and potential claims
- Advise clients on defense counsel options, best practices, defense counsel performance, and negotiating insurer approval of defense panel selections
- Notify and coordinate with pre-selected vendors and with all aspects of the claim through settlement
- Oversee expense approval/payment while addressing contested cost issues
- Analyze carrier reservation of rights and/or coverage denials
- Advocate for client claim interests in connection with coverage issues
- Facilitate proper information flow to mitigate coverage obstacles
- Assist with loss engineering, including attending property loss inspections and meetings, developing plans to best utilize insurer and/or third-party loss control services, and supporting program development analytics
- Help with collection of international exposure data

#### **About EPIC**

EPIC is a unique and innovative retail property & casualty and employee benefits insurance brokerage and consulting firm. EPIC has created a values-based, client-focused culture that attracts and retains top talent, fosters employee satisfaction and loyalty and sustains a high level of customer service excellence.

EPIC team members have consistently recognized their company as a "Best Place to Work" in multiple regions and as a "Best Place to Work in the Insurance Industry" nationally. Backed by Oak Hill Capital Partners, the company continues to expand organically and through strategic acquisitions across the country.

