







# YORK

KEEPING YOUR PROMISES





*“Enabling our customers to deliver on their promises by making a meaningful difference in the lives we touch.”*

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OUTSTANDING SERVICE

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MEASUREABLE RESULTS

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VALUE & COST  
MANAGEMENT

**York Risk Services Group, Inc.**  
99 Cherry Hill Road  
Parsippany, NJ 07054-0253

Phone: 877-927-2255  
Fax: 877-927-8439

[www.yorkrsg.com](http://www.yorkrsg.com)



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# WHAT WE DO

York is a nationwide provider of customized claims management, managed care, risk management, pool administration and specialized loss adjusting services to select markets, including public entities, programs, carriers and all types of self insureds.

Our difference? We offer a local touch and small company values. But we have the experience, strength and size to handle your biggest challenges.

How do we do it? By focusing on three simple things – our customers, your service team and your future.

Our structure mirrors our clients' unique position in the market, so we understand and respond quickly to all of your concerns.

Our team members receive continuous training to stay ahead of the ever-changing marketplace. Our rigorous performance management process rewards and recognizes employees based on the quality of their work product and the strength of their service ethic.

And we are always looking to get better at what we do. Which is why we continually invest in new technology and focus on developing new products and services that enhance our already best-in-class offering.

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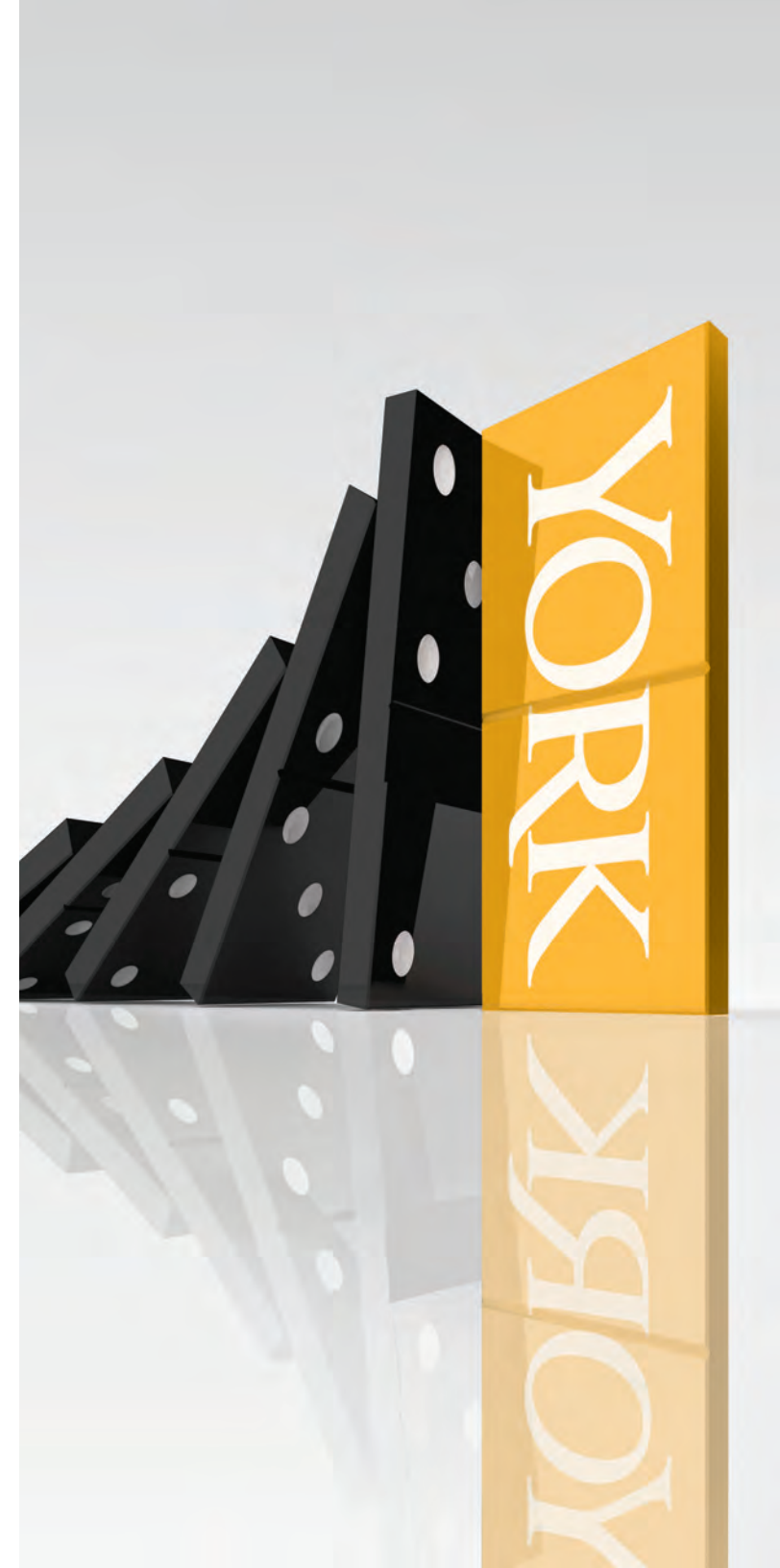
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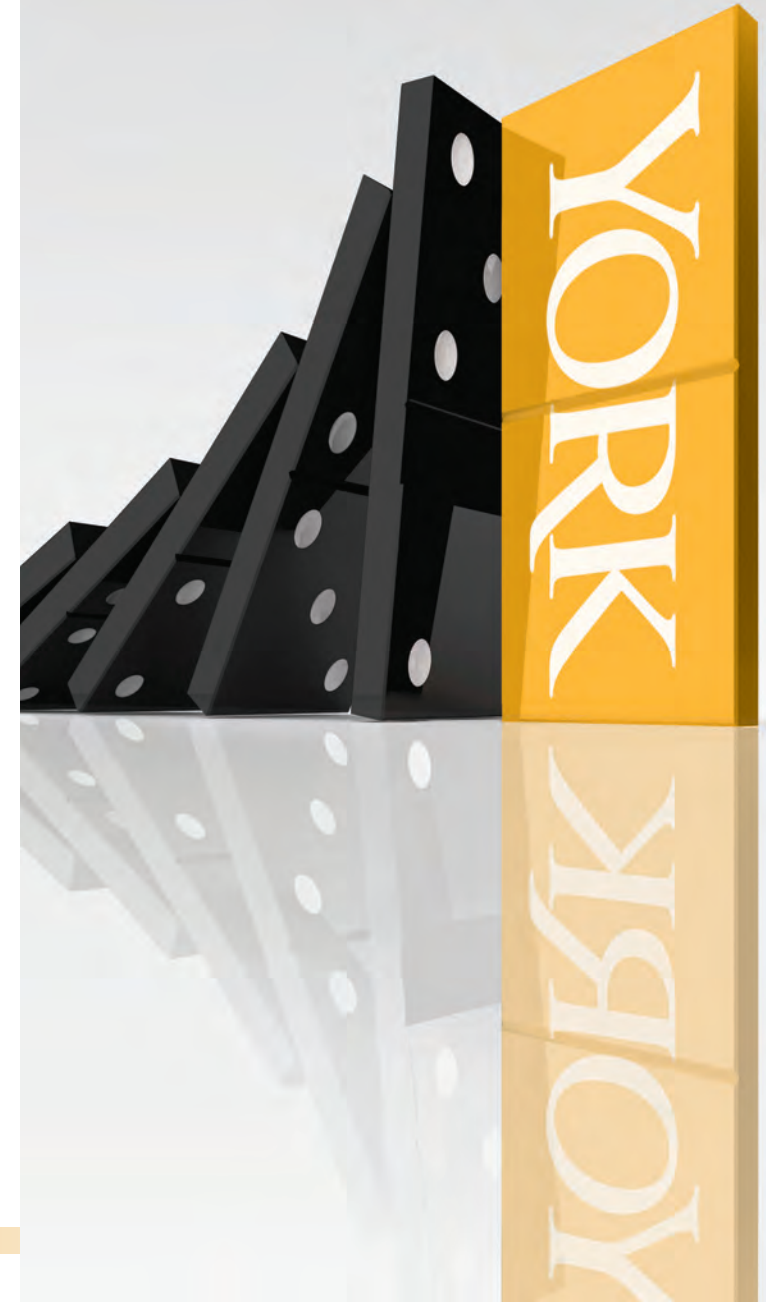
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# CUSTOMER SPECIALIZATION

We don't want to be everything to everyone – we want to be the best to those we serve. That's why we continually strive to be the premier provider of claims, managed care and other risk management services to SELECT customer markets:

**Programs:** Our operations are designed to respond with a completely customized plan to handle each Program individually for maximum service, efficiency and profitability.

**Alternative Risk Financing Markets:**

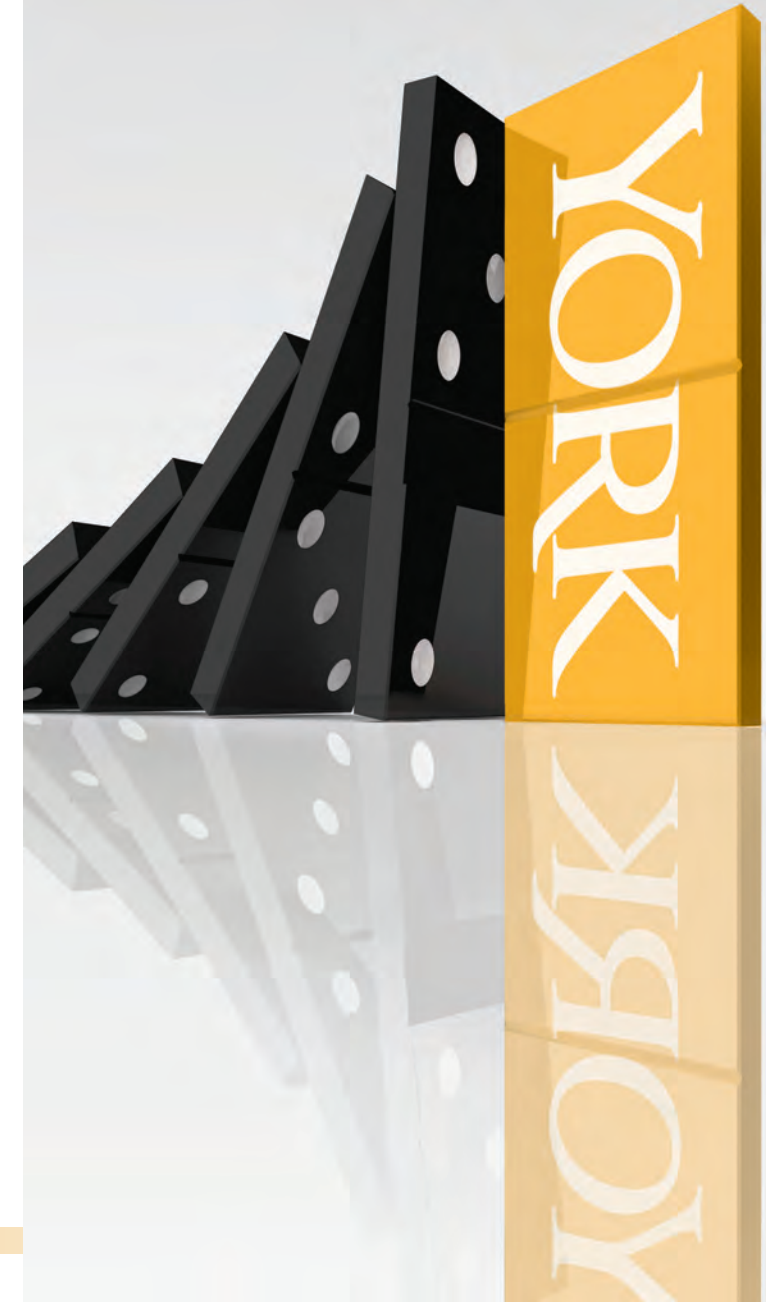
We provide everything this market needs, including comprehensive, “one-stop” support for risk pools, group captives and self-insured groups.

**Public Entities:** We understand the unique concerns of public agencies (*including school districts, public parks, universities, joint powers authorities, municipal and county governments, utilities, etc.*) so we place a strong focus on expense management, maximum efficiency and treating clients and claimants with care and respect.

**Self-Insured and High Deductible Clients:**

It's like having your own personal claims department. We deliver customized claims and risk management services in several specific industry sectors, including retail, manufacturing, healthcare, construction, religious institutions, real estate, transportation and hospitality.

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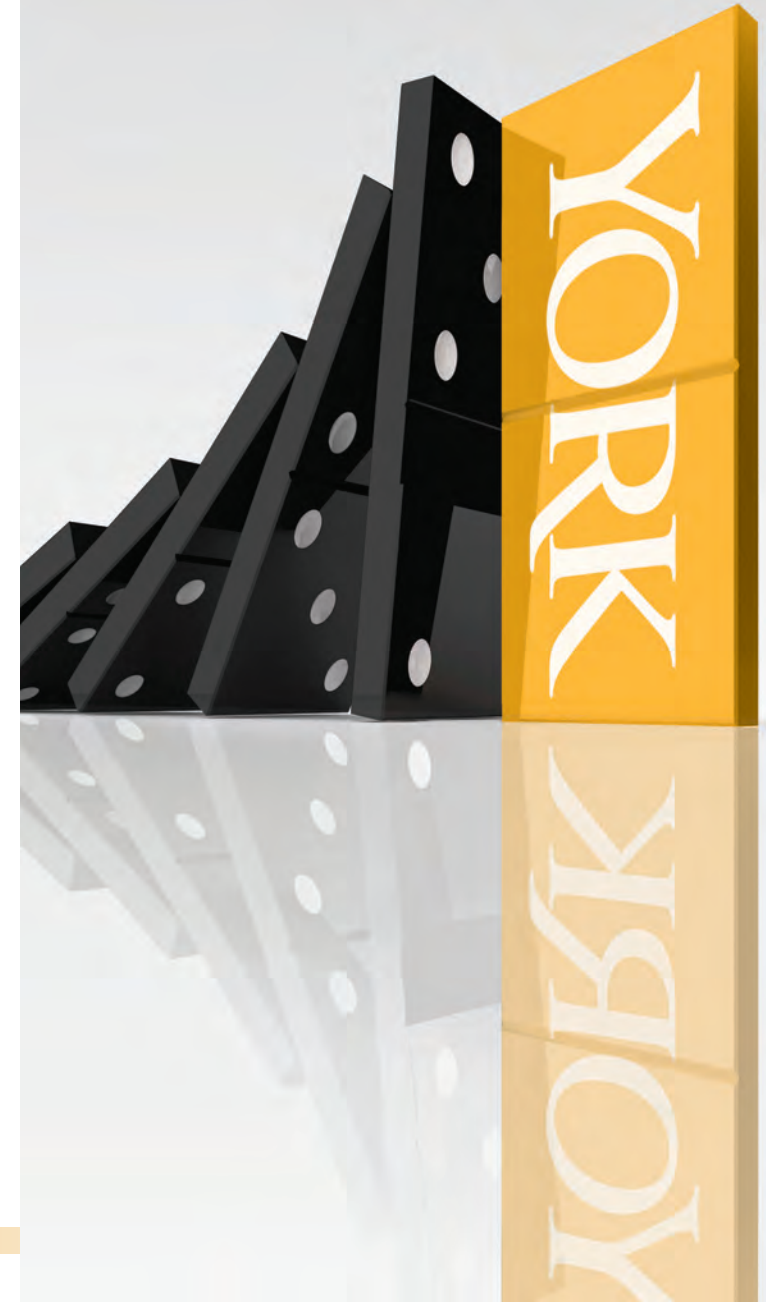
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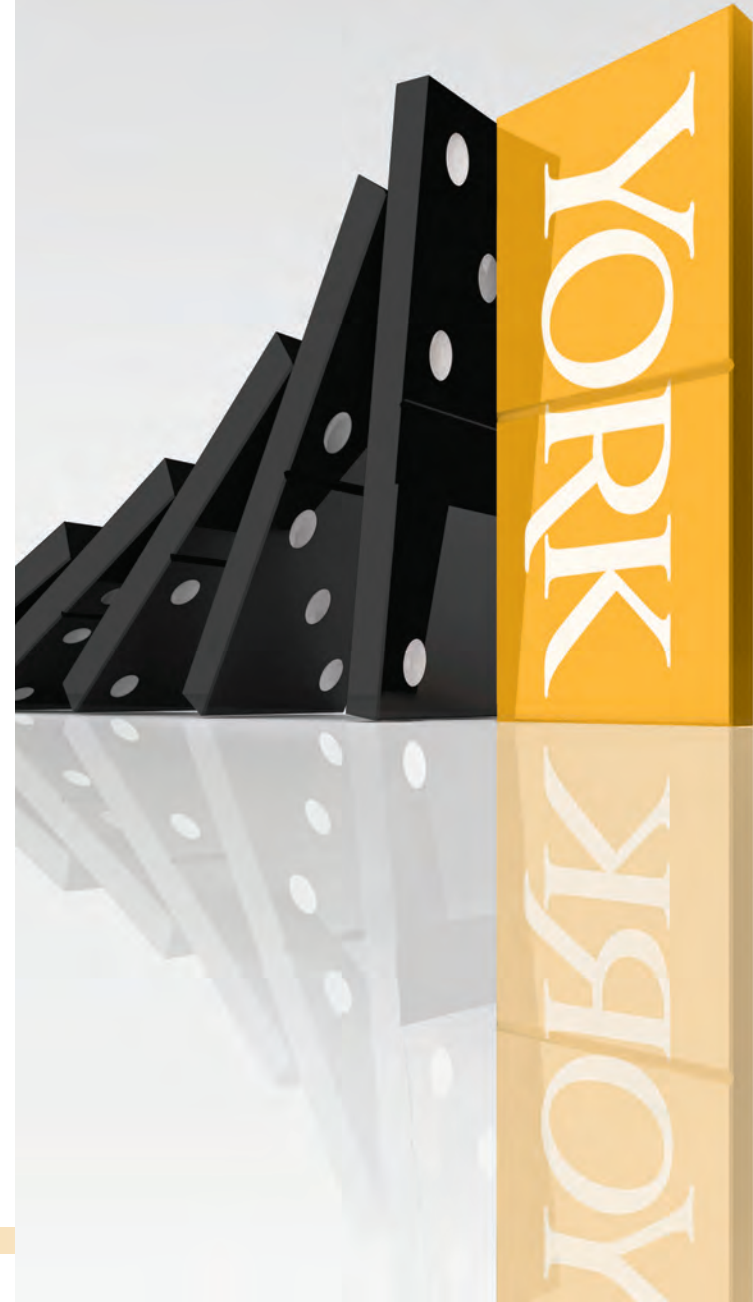


# CUSTOMER SPECIALIZATION

## **Specialized Loss Adjusting Clients:**

Our specialized loss adjusting division, among the largest and most experienced in the nation, puts its expertise to work adjusting complex and high-dollar losses in industries ranging from manufacturing to mining, construction to energy.

What makes York the best choice? First, we have configured our infrastructure specifically to respond to these segments. We bring a wealth of experience that others can't match. And we are nationally recognized in these segments and understand each one's unique concerns. We tailor our vocabulary, communications and claims-handling procedures to deliver the best possible service – and the most advantageous outcome – to everyone.



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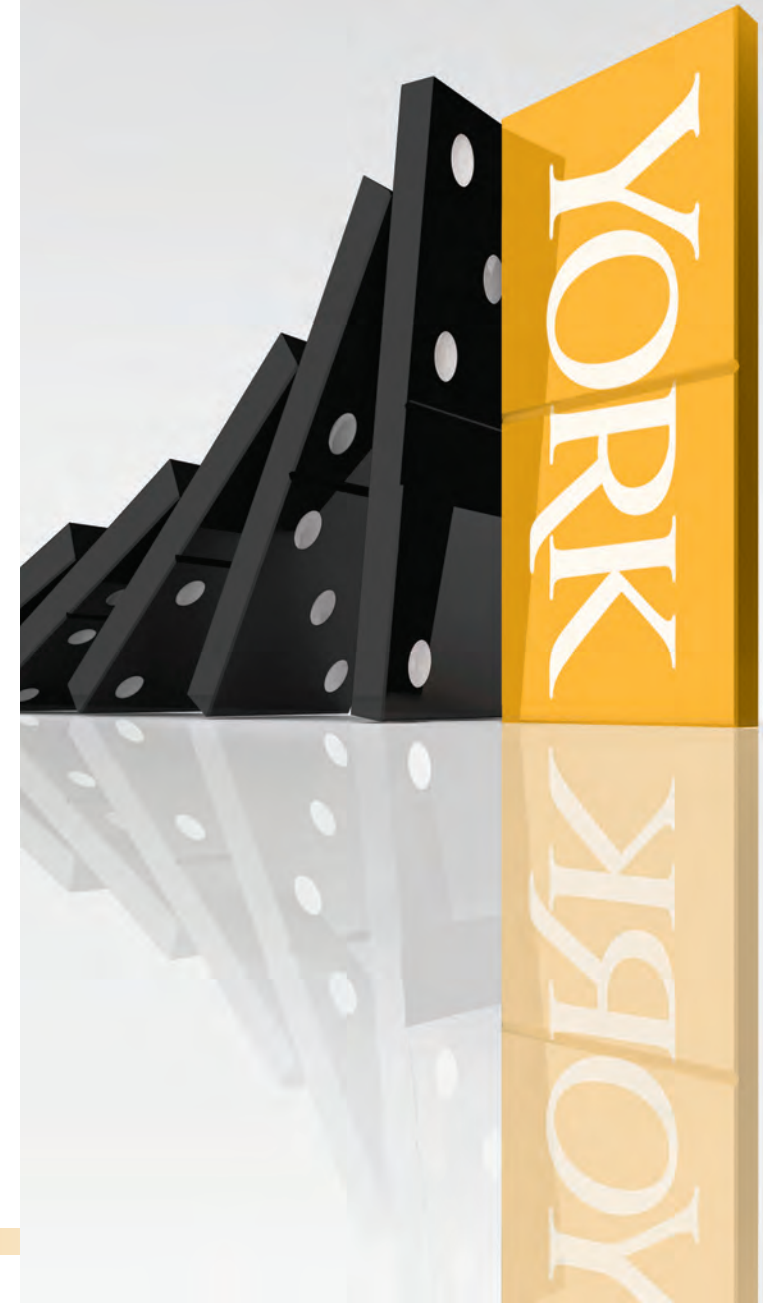
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## ***OUR PROMISE TO YOU***

*We promise to know you and your business. We promise to understand your unique needs. And we promise to continually develop our expertise and discover new and better ways to improve your risk management results. You will not find another company more dedicated to serving you or one that takes more pride in getting to know anything and everything that can impact your operations.*



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**We really appreciate your communication style.**

These days everything seems like such a hassle and this was a piece of cake.

**I love our adjuster.**

We have built a great working relationship that I feel is the absolute best carrier/clinic/client team that I have personally experienced in the past 14 years.

**I've never had a team work so hard to get me what I needed.**

**You think about my business and about going above and beyond.**

You have set the service standard bar quite high, and it's appreciated.

You have no idea how much we appreciate what you folks have done to improve our claims service.

**You are absolutely brilliant!**

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# OUTSTANDING SERVICE

York believes that outstanding client service is just as critical as our technical expertise. That's why our dedicated professionals will not only impress you with their skill and experience, but they will also make every interaction pleasant, helpful and mutually respectful.

With York, you'll enjoy superior service from the beginning of our relationship. We'll provide a dedicated client services contact and tailor our staff and office workflows to meet your needs. York can even handle the bulk of the work associated with switching your account from another TPA or going from a traditionally insured program to one that is self-insured.

We are confident you won't find a better combination of service and expertise anywhere else.

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# OUTSTANDING SERVICE

With York, you can expect:

- Better file counts and automation of routine tasks so our adjusters can lend more personal attention to you
- Easy access to our top executives
- Clear, concise, frequent communications
- Custom reports
- The ideal combination of local branch service plus national resources in communications, IT, accounting and marketing

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## OUR PROMISE TO YOU

*We promise to keep working to deserve the many "love letters" clients and claimants send our staff every week.*

*We promise to keep taking the extra step to provide you with solutions. We promise respectful, polite treatment, even if we're delivering unwelcome news. We promise to care. Really care.*



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# UNSURPASSED EXPERTISE

At York, our staff is among the most experienced in the industry. And we pride ourselves on an exceptionally low turnover. This means you will build years-long relationships with your team of adjusters. You'll find our employees to be incredibly knowledgeable and motivated to help solve your claims challenges. And you will discover that our employees have a great deal of knowledge in your state, in your industry, in soft skills like negotiation and business writing and in hard skills like accurate reserving and file documentation.

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York employees all receive continued training in technical subjects, so you can count on us to be equipped with the latest knowledge that can help your operations. We offer expertise in typical lines of business like property/casualty, workers' compensation and auto. Plus, we also offer unparalleled strength in niche lines like fine arts, motor truck cargo, professional liability, construction defect, employment practices liability and more.

We're nimble too. We can scale up or down with ease. We handle routine matters quickly and efficiently. And we offer complex claims centers and an elite specialized loss adjusting unit for the most challenging claims.

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## **OUR PROMISE TO YOU**

*We promise to start out delivering excellent service and to keep getting better. To be smarter and harder working than the competition. We promise to look for ways to improve. To keep attending training that brings our expertise to levels far beyond what's required. And we promise to never stop developing ourselves for our clients' benefit.*



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# MEASURABLE RESULTS

We don't just say we're good: we can prove it. We measure our progress, the accuracy of our reserving and the satisfaction of our clients using precise, objective measurements.

We take day-to-day (and sometimes hour-to-hour) readings of our productivity and efficiency, enabling us to make adjustments on the fly.

York has a rigorous Continuous Quality Assurance program that provides our clients with a standardized way to measure the quality and consistency of our service and promotes a culture of continuous improvement.

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Parsippany, NJ 07054-0253

Phone: 877-927-2255  
Fax: 877-927-8439

[www.yorkrsg.com](http://www.yorkrsg.com)



# MEASURABLE RESULTS

We set challenging quality goals and evaluate our staff's performance based on those goals. And we're driven by measurable performance criteria in dozens of areas such as:

- Initial contact, three-point contact
- Turnover/closing ratios
- Case loads by adjuster
- Penalty payment analysis
- Reserve analysis - 30 day / 90 day / reserve at close



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## **OUR PROMISE TO YOU**

*We promise to provide you with proof of our high quality. And to make our decisions based on objective data. We promise to keep measuring so that we can keep setting the bar higher and continuously improve our performance. And we promise to always be upfront and transparent, so that you can always see just how hard we are working for you.*

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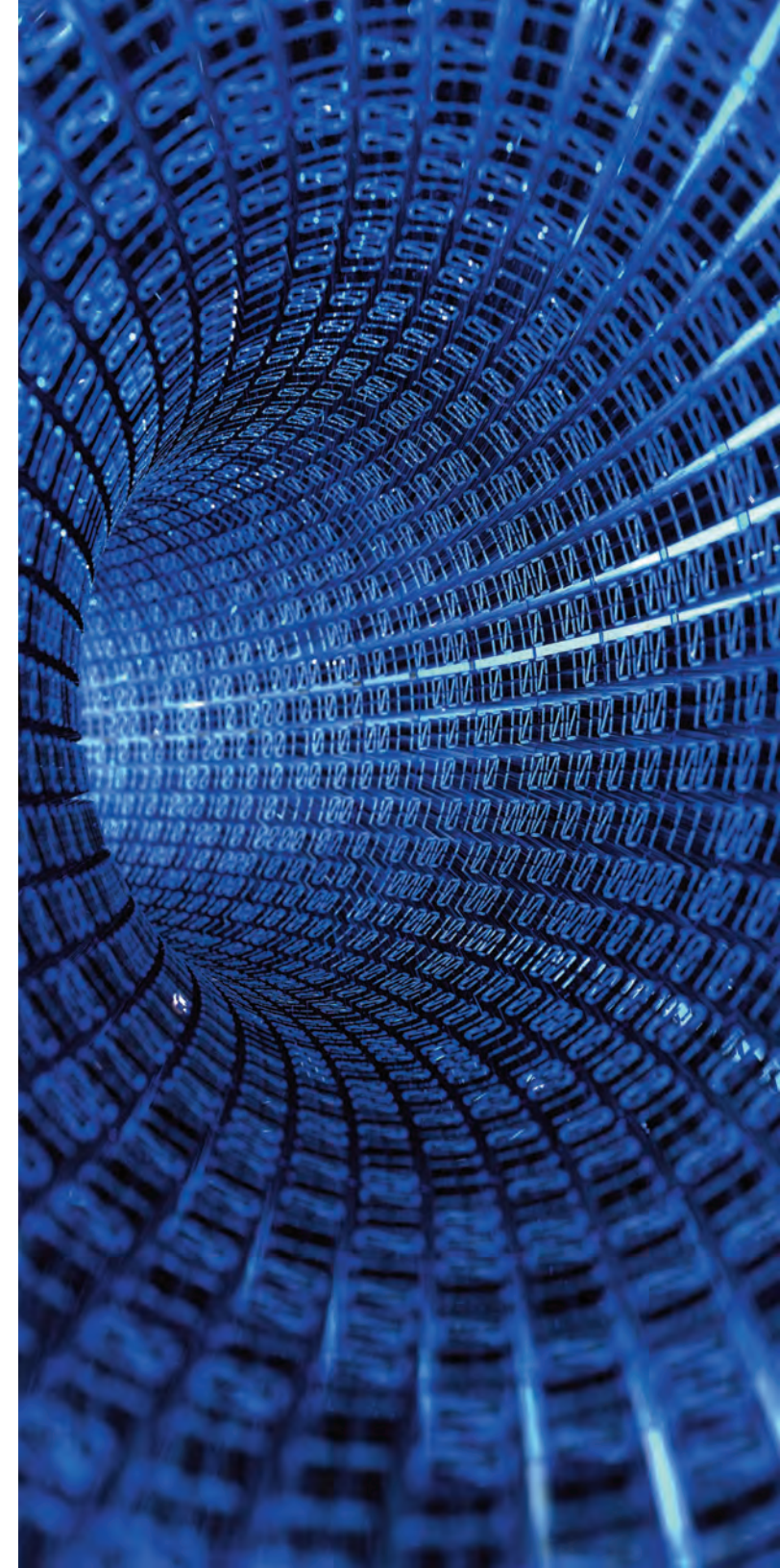
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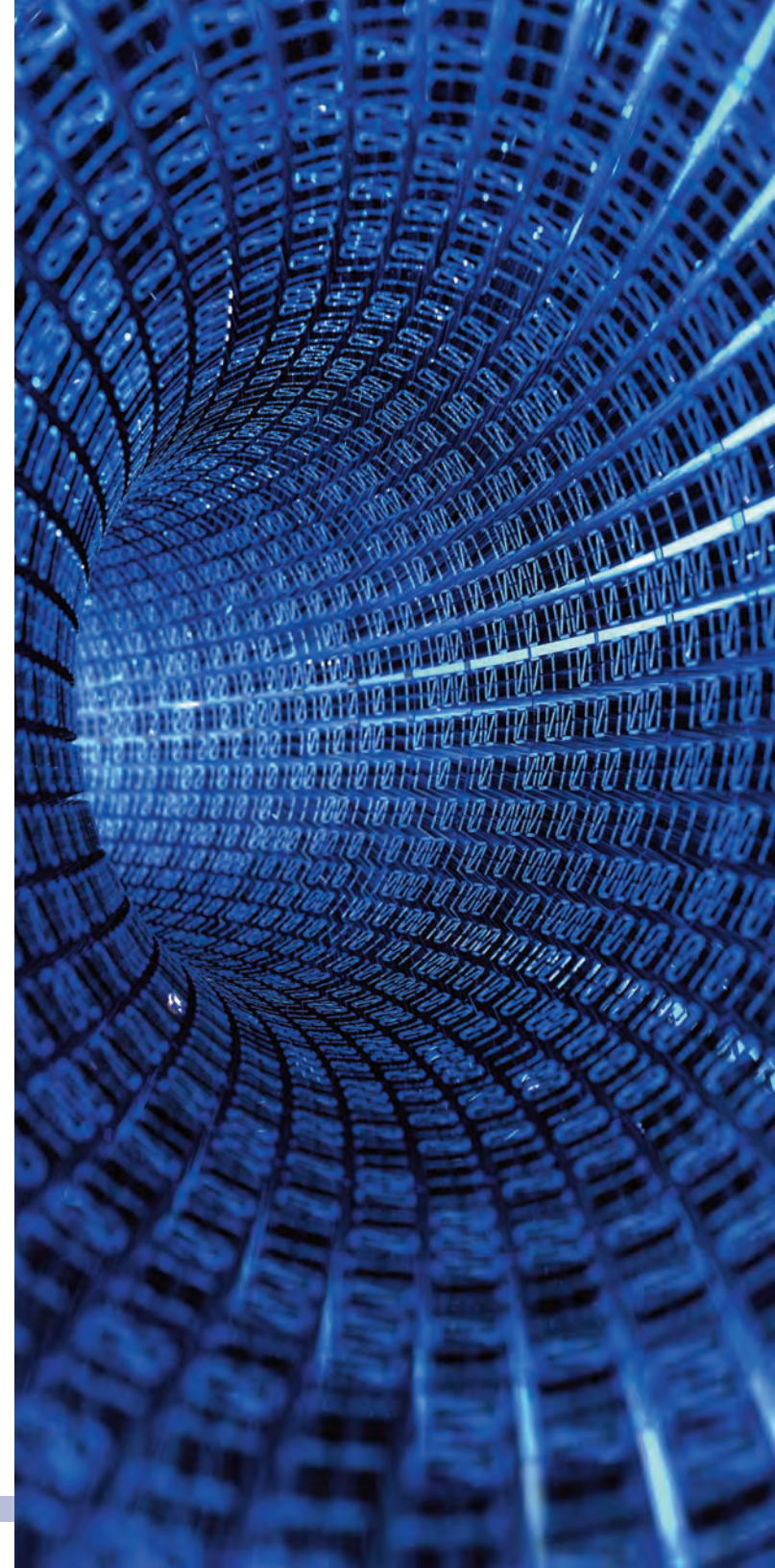
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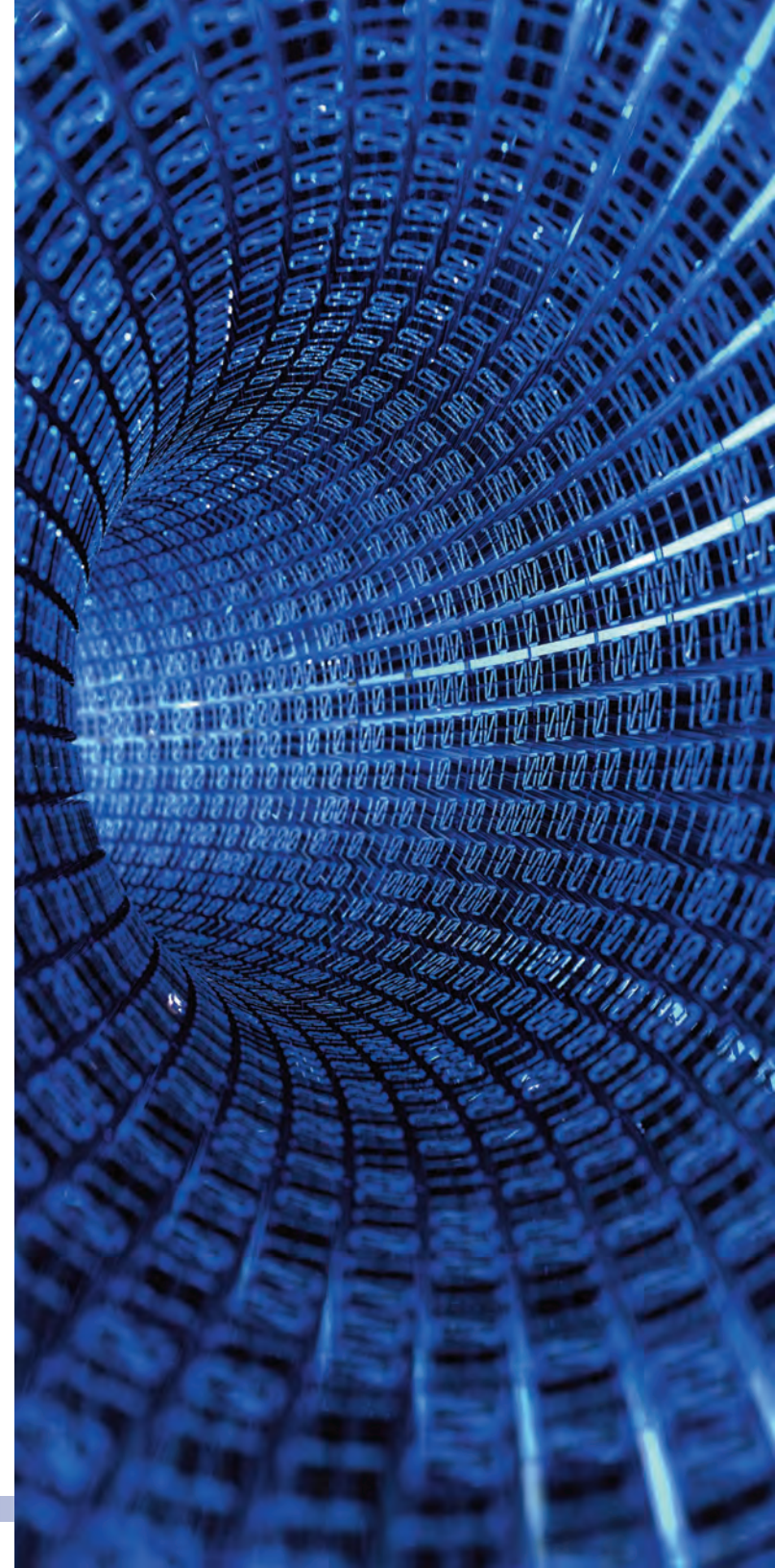
# YORK TECHNOLOGY

When you combine the best technology with the best team, it's not surprising that the results are pretty fantastic.

The key is a comprehensive risk management information system, which is critical for developing and evaluating claim progress, loss prevention opportunities, loss trending and the financial implications of risk. York's award-winning proprietary RMIS, Claims Connect™, brings the objectives of handling claims and preventing them in the first place closer together.

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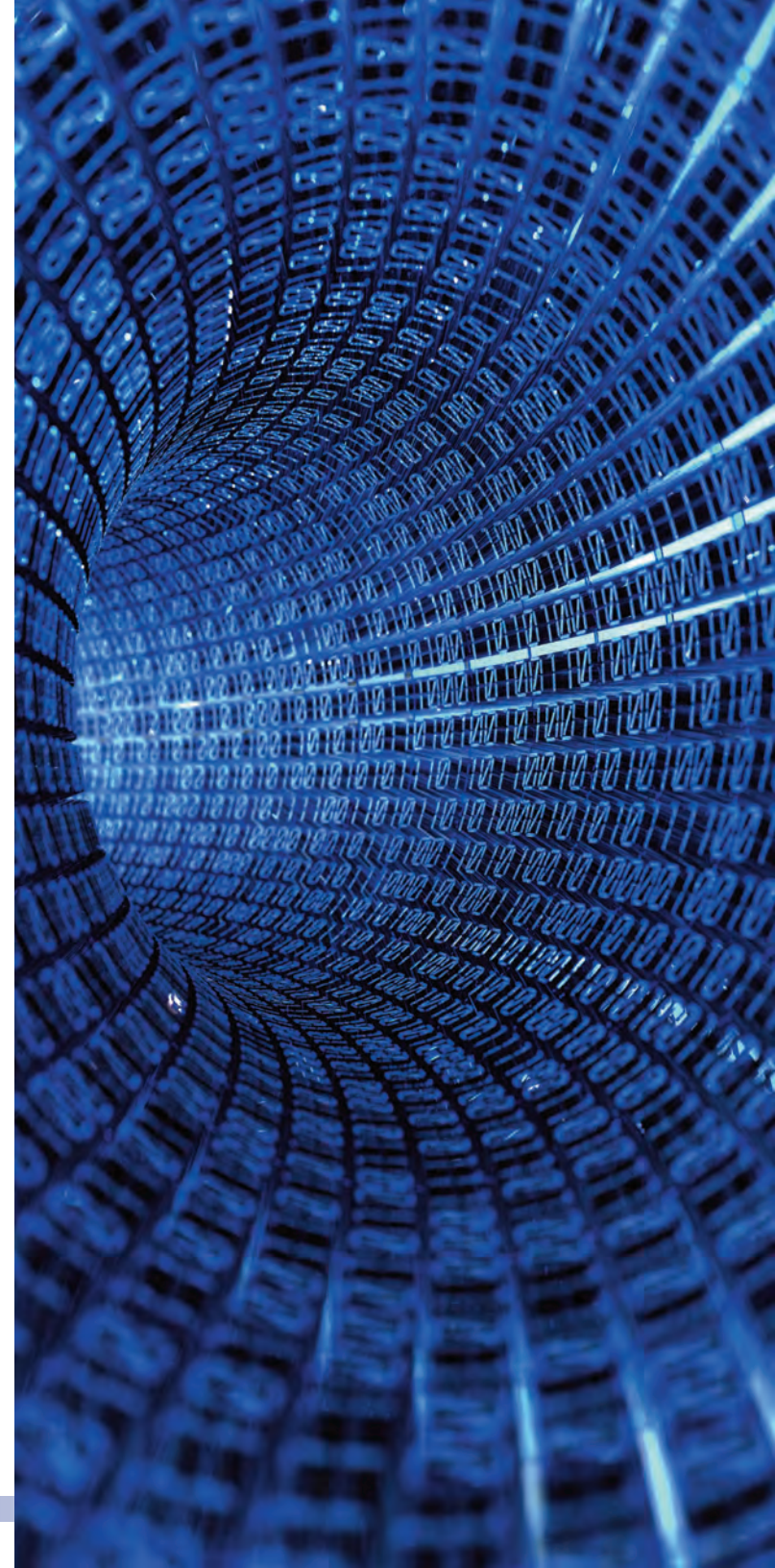
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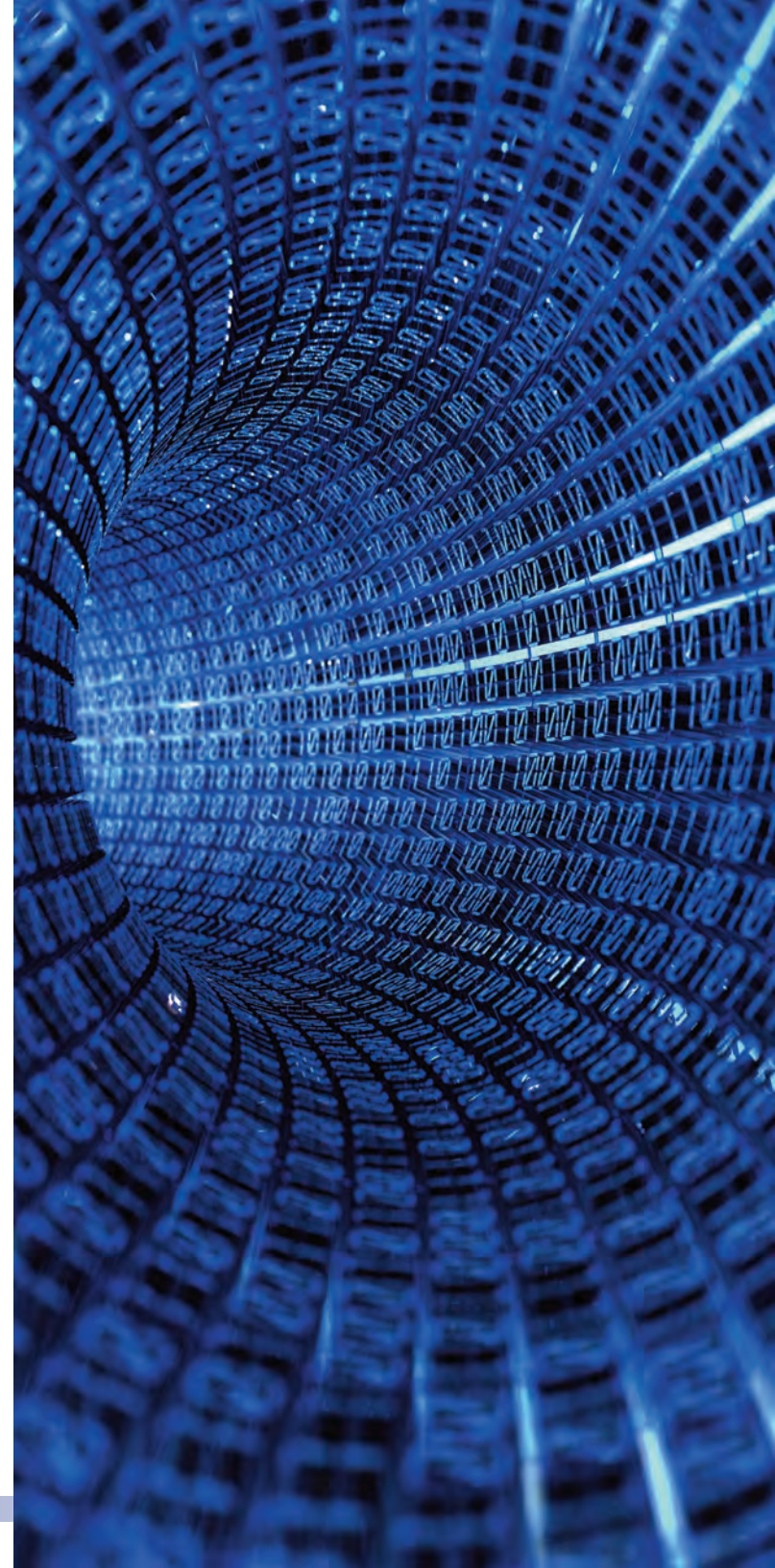


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Claims Connect™ provides up-to-the-minute claim details and claim reporting, giving you the following features and benefits:

- 24/7 real-time, web-based information
- Security and confidentiality
- Intuitive and easy-to-use interface
- Access to adjuster notes and financials
- Customized features and fields
- Hundreds of standard and customized reports – all exportable to Excel®
- SAS 70 Type 2 compliance
- Seamless integration with other systems
- User-friendly system; no need for administrator

With so much to offer, it's no wonder so many of our clients call Claims Connect™ "the best system in the industry."



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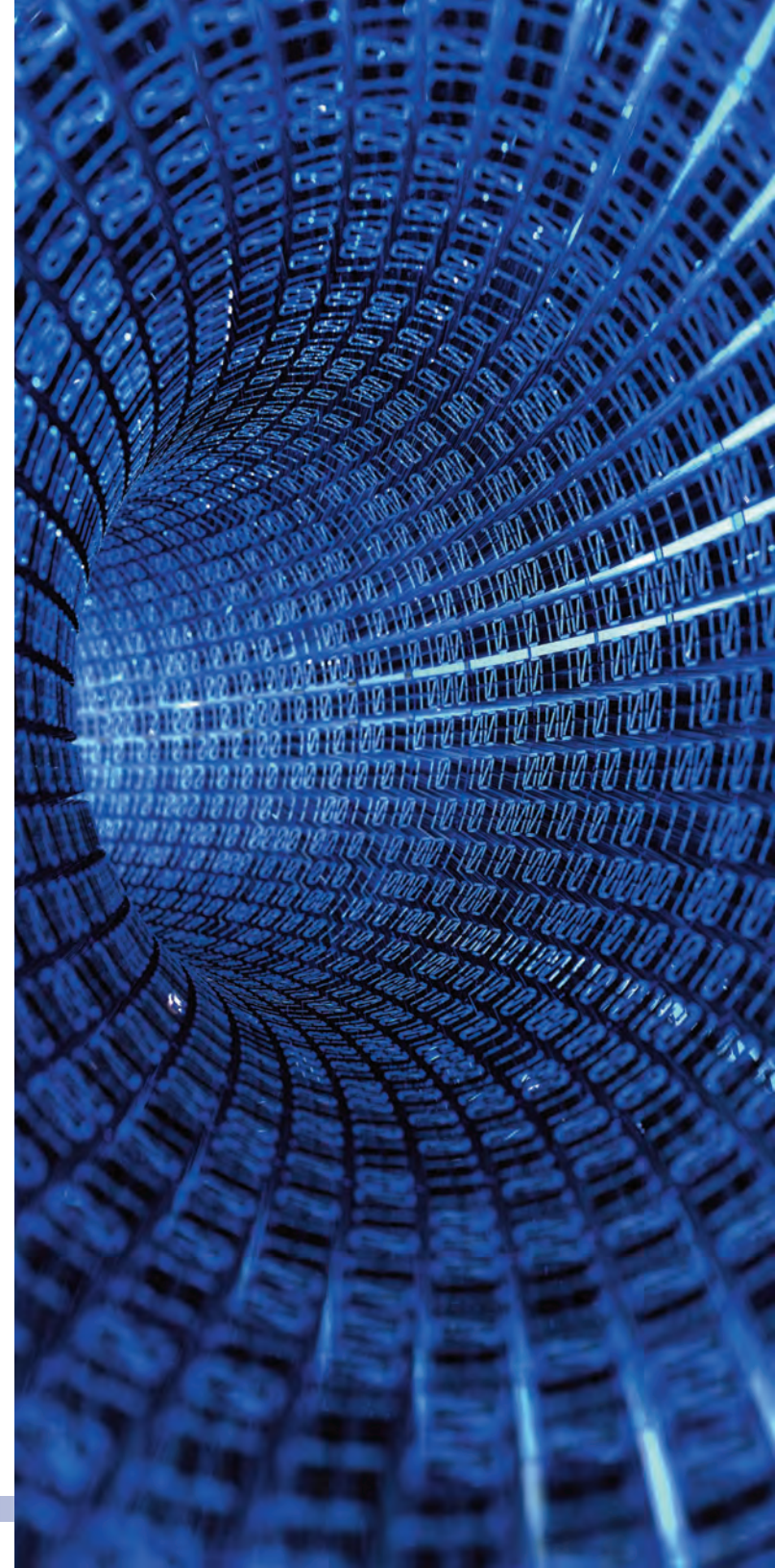
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With so much to offer, it's no wonder so many of our clients call Claims Connect™ “the best system in the industry.”

## **OUR PROMISE TO YOU**

*We promise to provide and continue to develop technology so that our adjusters are freed up to spend more time with you and you won't need to spend a lot of time chasing down claims information. We promise to give our clients 24/7 access to their claims information. And to provide dozens of professional-looking standard and custom reports. We promise to develop technology that is easy to use and easy to learn. And to have 24/7 support and help desk assistance.*



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# VALUE & COST MANAGEMENT

At York, providing great value is at the heart of everything we do. You could say that it's our guiding force.

How do we do it? Our focus on value starts at your first point of contact, thanks to our incoming claims triage, which makes sure the most challenging claims get routed directly to our experts who can start the cost control process right out of the gate.

Then, we use many techniques to keep overall loss costs down. We have a full suite of managed care products and services – to help you manage medical costs advantageously. Our focus is on accurate, “no surprise” reserving. And we provide careful litigation management support.

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# VALUE & COST MANAGEMENT

We delight in returning money to our clients, which is why we invest substantially in our dedicated subrogation and recovery units and in procedures to help identify files with subrogation potential. Plus, our recovery specialists aggressively pursue third parties to recover indemnity payments and expense dollars.

We can also help you save through our group purchasing power, whenever possible.

And finally, by focusing on quality at every step of the process, you can count on us to save you both time and money in the long run.

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## **OUR PROMISE TO YOU**

*We promise to keep looking for and implementing ways to protect our clients' assets and reduce their overall cost of risk. We promise to always keep value at the forefront of every decision we make. And we promise to use proven techniques like technology, managed care and subrogation to manage costs.*

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