



The Affiliated  
**Alan Gray**  
Companies

ALAN GRAY, INC. ■

BROAD STREET SPECIALISTS LTD. ■

COMMONWEALTH CLAIMS MANAGEMENT  
ASSOCIATES, INC. ■

MALIBU INSURANCE SERVICES, INC. ■

# The Affiliated Alan Gray Companies



Since 1988, The Affiliated Alan Gray Companies have provided a complete array of services to major global companies in the insurance, reinsurance and self-insured industries. These services include Actuarial, Financial Consulting and Accounting, Recovery and Auditing (Underwriting, Financial and Claims), Claims Investigation, Third Party Administration, Direct Handling, Litigation Management and Support, Complex Claims, Consulting and Resolution, Due Diligence, Support for Loss Portfolio Transfers, Strategic Planning and Organizational Development.

All of our services are connected by a common theme: Our unwavering commitment to assist our clients in improving their bottom line.

The mission of The Affiliated Alan Gray Companies is to bring our firm's considerable skills, resources and technology to bear in designing and implementing customized, efficient and lasting solutions. We achieve this by understanding our customers' needs, issues and objectives.

In striving to achieve our mission, the professionals of The Affiliated Alan Gray Companies embrace these values:

- Integrity
- Professionalism
- Creativity
- Accountability

## Mission & Values

## Capabilities & Services

The Affiliated Alan Gray Companies are recognized leaders and trusted advisors to the insurance, reinsurance, risk management and financial services industries. We offer a wide array of capabilities and services:

- Auditing and Inspection Of Records
- Comprehensive Claims Management and Consulting
- Claims Administration/TPA Services
- Accounting & Financial Services Consulting
- Premium & Reinsurance Collection/Recovery Services
- Loss Portfolio Transfer/Actuarial Services
- Complex Policy Allocation Services
- Strategic Planning

# Alan Gray, Inc.

## Auditing & Inspection Of Records

In an age of constant change and industry volatility, the independent audit and inspection of records has become an indispensable tool. Our professional auditors consistently exceed expectations by taking the time to understand our clients' needs and objectives. We use technology to focus on the proper selection of files and data to be audited. This enables us to provide the most meaningful outcome and audit value.

Alan Gray, Inc. is a recognized industry leader in the areas of asbestos and other mass tort audits. Our auditing and inspection capabilities include:

### ■ Audits of Primary, Excess, MGA and Self-Insured Businesses

- Underwriting
- Accounting
- Claims
- Latent Exposure, Mass Tort, Asbestos, Environmental, Construction Defect

### ■ Reinsurance Audits

- Contract wording and interpretation
- Aggregate "Stop Loss"

### ■ Legal and Medical Bill Auditing

- Legal and medical billings are the most prominent drivers of claims expense and, therefore, the total cost of claims. Our resources and skills allow us to quickly and accurately identify redundancy and potential abuses as well as compliance with federal, state and local consumer and regulatory expectations.

## Actuarial Services

We offer a full range of actuarial consulting services. Our actuaries are trained not as narrow specialists, but as complete consulting professionals who can advise you on the best solutions available to fit your needs.

- Loss Development Projections
- Rating/Pricing Support
- Regulatory Interface
- Deal Sourcing
- Due Diligence
- Financing

## Alternative Risk Solutions

With the continuing trend of merger and acquisition in the financial services industry, we are often called upon to assist our clients in financing, transferring, and acquiring loss portfolios. Our actuaries and other insurance professionals can explore with you and advise you on reinsurance, finite risk, and other alternative risk solutions.

## Consulting Services

### ■ Exposure Analysis

- Complex Claim Exposure Analysis/Mass Tort
- Allocation Modeling
- Evaluation/Reserving
- Coverage Assessment/Independent "Bad Faith" Handling and Resolution
- Review of Loss Triangles, Coordination/Communication with Actuarial
- Aggregate Exhaustion/Monitoring

### ■ Expense/Litigation Management

- Geared Towards Reducing the Total Costs Per Claim and File "Leakage"

### ■ Expert Negotiations/Expert Witness

- ADR Support/Representation at Settlement Conferences, Arbitration and Mediation
- Litigation Support/Trial Prep/Testimony

### ■ Streamlined Vendor Management/Cost Extrication

- Establish Protocol and Professional Standards Provide Support for Internal Audit Function

Our professionals have many years of carrier and reinsurer experience in both technical and executive capacities. The experience is diverse, multi-line and multi-jurisdiction.

## **Comprehensive Claims Management and Consulting**

### **■ Investigation and Adjustment**

- Our professionals will independently work up claims from notification to closure or handle coverage, investigation or other claim components, as desired.

### **■ Multi Lines**

- Our licensed, experienced staff offers a full spectrum of primary claims handling services on Automobile Liability, General Liability, Liquor Law Liability, Professional Malpractice, Products Liability, Nursing Home Liability, Fidelity & Surety, and Property Claims.

### **■ Multi Jurisdiction**

- BSS operates offices strategically established in eight states and has established affiliations with licensed, professional primary claim operations in all other geographical areas.

### **■ Central Operations**

- BSS channels all assignments through its Boston, MA Home Office for reporting purposes, thus facilitating communication and convenience in dealing with the clients.

The experience  
is  
diverse...

# CCMA

Commonwealth Claims Management Associates, Inc.

## Claims Administration/ TPA Services

Our highly skilled professionals handle coverage issues, conduct investigations, evaluate and resolve claims. We provide expert legal invoice review, resulting in substantial savings for our clients. We electronically allocate claim payments to policies and track resulting erosion.

### ■ All States/Jurisdictions

- Our staff is well-versed in policy and coverage analyses and relevant state laws. We have a nationwide network of coverage and defense counsel for in-depth legal research, opinions and defense work.

### ■ All Lines

- Toxic Tort (asbestos, silica, concrete dust, pharmaceuticals), Environmental, Commercial General Liability (property and casualty), Auto, Homeowners, Workers' Compensation, Excess/Surplus, Assumed Reinsurance, Specialty, E&O, D&O, Products, Liquor Liability, Medical and Other Professional, Legal Malpractice, Construction Defect, Fidelity and Surety bond claims.

### ■ State Of The Art Information and Reporting

- In our age of information explosion, the industry requires quality information to facilitate timely and accurate decisions. Our expertise allows us to utilize raw data from often fragmented sources and produce streamlined management information on key performance drivers.

### ■ Cost-Benefit Analysis

- Our expert consultants will assist you in developing the cost benefit analysis necessary to determine whether claim outsourcing is the right decision for your company.

Highly  
skilled  
professionals

# Malibu

Insurance Services, Inc.

Malibu Insurance Services, Inc., provides professional accounting and financial consultation to our clients in the insurance, reinsurance, risk management and financial services sectors.

## ■ Specialty Situations

### ■ Cash Flow Management

- We will perform a detailed cash flow review for you that will identify areas that need special attention. This will eliminate waste and inefficiencies thereby providing increased cash flow dollars to your operations.

### ■ Premium Tax Audits

- We can assist your company with state and local premium tax audits. This can be done for Surplus lines taxes as well as standard premium tax reviews. We will work with your company and the local tax authority to satisfactorily resolve the disputes.

### ■ Claim Payment Audits / Expense Control

- Our goal is to reduce your claims expense ratios caused by excessive billings, inefficient claims handling and unauthorized use of legal services. We will assign professional insurance claims accountants to review invoices and payments for problems and possible recoveries. We will also assess the competitiveness of your current vendors. We will increase your level of internal control while reducing your claims expense ratios.

## ■ Commercial Insurance Premium Collection

- We will work directly with your brokers and insureds explaining to them clearly and precisely the collection issues. Our goal is to reduce slow or non-paying accounts and eliminate unnecessary litigation costs.
- Your client will be fully informed about the insurance process resulting in fast collections, less litigation and improved cash flow. Our clients and your clients are satisfied knowing they are dealing with a collection agency that understands the insurance industry.

## ■ Reinsurance Recoveries

- We will assign experienced insurance personnel who will respond to all claims, accounting and underwriting issues including collection resolution.
- Your outstanding recoverables will diminish, cash flow will improve and the productivity of your reinsurance collection personnel will improve greatly as less time is spent on problem accounts.
- We understand the insurance claims process and have experience in collecting these often difficult loss deductibles. We will put claims dollars back into your cash operations.

## ■ Receivables Management

### ■ Corporate Receivables

- We will establish a program to actively manage your receivables program. This may include outsourcing the collection process. The program will comply with all corporate guidelines the client has established.

### ■ Receivable Purchases

- We will design a purchase program that fits your cash flow requirements. We will also consider buying your receivables generated through discontinued operations or unusual market conditions.

## ■ Retro Premium Reconciliation/Accounting

- Our professionals will work with you to minimize outstanding recoverables, enhance the efficiency of your staff and improve your cash flow.

## ■ Loss Deductibles

- Identification is key. We will review your book of business for potential deductibles and provide quality professional claims advice.

## Alan Gray, Inc.

### Specialized Services:

Auditing, Actuarial, Alternative Risk Solutions  
and Consulting Services

(800) 274-2922

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President

Email: proach@alangray.com

- 9 East 40th Street, 12th Floor  
New York, NY 10016
- 148 Eastern Blvd, Suite 210  
Glastonbury, CT 06033
- 25100 Pitkin Lane, Suite 86A  
Spring, TX 77386
- 814 Elm Street, Suite 517  
Manchester, NH 03101

## Broad Street Specialists, Ltd.

### Specialized Services:

Claims Management and Investigation  
(800) 274-2922

Contact: Robert Hanson, Director Of Claims

Email: rhanson@broad-st.com

- 88 Broad Street  
Boston, MA 02110
- 9 East 40th Street, 12th Floor  
New York, NY 10016

## Malibu Insurance Services, Inc.

### Specialized Services:

Accounting & Financial Services  
(800) 261-5288

Contact: Dean Owens, Senior Vice President

Email: dowens@malibu-ins.com

Website: www.malibu-ins.com

- 88 Broad Street  
Boston, MA 02110
- 9 East 40th Street, 12th Floor  
New York, NY 10016
- 814 Elm Street, Suite 517  
Manchester, NH 03101

## Commonwealth Claims Management Associates, Inc.

### Specialized Services:

Complex and Specialty  
Claims Management and TPA Services  
(888) 268-8875

Contact: Paul Mansson, Senior Vice President

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The Affiliated  
**Alan Gray**  
Companies

Alan H. Gray, Founder

Michael F. Ceppi, President

Paul M. Roach, Executive Vice President

## Corporate Headquarters

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