

KNOW THE WAY FORWARD.

**Successfully Manage Claims and Risk:
A How-To Guide**



**A Third-Party Administrator
of Claims and Risk Management**

CLAIMS MANAGEMENT

Key Success Factors for Successful Claims Navigation.

1. Navigate claims with a dedicated handler.

Avoid working with an unfocused, generic team. The most effective claims management requires collaborating with a specific claims handler that functions as the main point of contact on all matters. Your contact should work with you directly to ensure a clear understanding of your claims goals and outline a specific course of action to help you achieve them.

2. Access, archive and review claims reports and data in one place.

Have a dialogue about incorporating advanced tools into your claims management operations. Innovative technologies are most effective in helping you see, prevent and manage claims as easily and efficiently as possible.

FileHandler™, our claims management software, provides instant, real-time access to view your claims and supporting documents.

This web-based system gives you:

- flexibility to choose how and when to view your most current information.
- the control to generate customized loss run reports any time you choose.

Alternatively, our team can prepare automated loss runs on your behalf.

3. Seek support from a team who's truly on your side.

Reduce your total claim cost and manage risk with:

- a comprehensive approach to transportation claims.
- responsive, personalized services.
- experts with specialized skills and a history of unique industry experience.

4. Act fast and be thorough.

Claims become more expensive the longer they remain open, and a reduction in the number of open claims directly affects the level of collateral required. Use your assets to close claims as efficiently as possible while securing the most favorable outcome.

Because our team focuses only on transportation claims, we are proficient at effectively handling all types of trucking losses.

5. Use third-party services with strong network ties.

Affiliations matter. Strong networking means easier access to additional support from trusted partnerships, advisory boards and vendors when you need insurance coverage, brokerage services, defense counsel or other connections.

RISK MANAGEMENT

How to Improve the Safety and Insurability of Your Organization.

1. Build ongoing relationship dynamics.

Building a flexible, sustainable safety and risk management partnership means acting on immediate needs, as well as supporting long-term success. Work with TPAs who value client collaboration.

Know what's going on at every moment. Talk to a team who gets involved and operates by developing habits and communication that work for you. This also means being able to adjust, assess and recalibrate management solutions over longer periods of time to ensure your business continues to operate effectively.

2. Understand complex risk.

The transportation industry is full of specific risks and challenges. The most effective strategies to minimize risk and increase safety is with specific solutions, measuring results continually and adapting to ever-changing conditions.

3. Manage risk with a multi-faceted approach.

Tactfulness, precision and transparency are critical components when handling risk, and are conducive to supporting best practices. Use protocols that consider all aspects of your operations, as well as a complicated regulatory environment.

Incorporate principles that aim to reduce the overall cost of risk. Once factors that drive risk costs have been identified, it's time to formulate solutions that best utilize company resources to maximize positive results.

4. Risk management in one space.

Utilize software that makes it easy to find and use relevant risk and safety information. A well-developed platform will include a list of resources, tools and analytics that are convenient and accessible to users.

Napa River's Risk Management Center is a robust platform that offers access to over 2,000 risk management and safety resources. It also provides effective occupational health and safety tools, an HR & Benefits library and powerful risk management analytical tools.

5. Take proactive measures to meet safety goals.

Prevention is key. Stop risk before it happens or worsens. Protect your capital and boost your bottom line by identifying and avoiding problems before they happen, improving driver retention and minimizing the overall cost of risk.

Your Second Seatbelt in Safety.

Claims Management

- Claims contact who knows and understands your claims goals
- Managed claims within the SIR from start to finish
- FileHandler, our state-of-the-art claims system with online real-time access to all claims documents, financials and loss reports
- 24/7 engagement of our experienced claims personnel for any claim emergency needs
- State and federal claims reporting on Medicare, OFAC, SIU, ISO-Index and child support liens
- Nationwide access to claims vendors with pre-negotiated reduced rates
- Legal monitoring and bill review
- Excess carrier claim reporting

Risk Management

- Safety, compliance and risk management assessments and consulting
- Driver recruiting improvement strategies
- Driver care frontline staff training
- Driver retention programs
- Evaluation and design of safety incentive/award programs
- Loss experience and cost of risk analysis
- DOT audit preparatory evaluation
- Ongoing remedial driver training design and implementation
- Design and implementation of entry-level driver training programs



A Clear Path Forward.

Move past claims with tailored claims and risks management solutions and support from dedicated experts.

**MOVE
FORWARD
FEARLESSLY®**

SERVING THESE TRANSPORTATION MARKETS

- Freight Operators
- Couriers
- Ambulatory Services
- Hospital Transportation Operations
- Health Facility Transportation Operations
- Driving Schools
- Security Companies
- Independent Contractors

CONTACT OUR EXPERTS WHO UNDERSTAND CLAIMS



Tony Hoff

Senior Loss Control Representative

317.810.2056

thoff@napariverinsurance.com



Napa River Insurance Services, Inc. is a wholly owned subsidiary of Hudson Insurance Company, which is rated A+ (Superior) by AM Best, Financial Size Category XV.

1.866.407.7060 • communications@napariverinsurance.com

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**See how you can
Move Forward Fearlessly
with tailored tools,
services and more.**

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