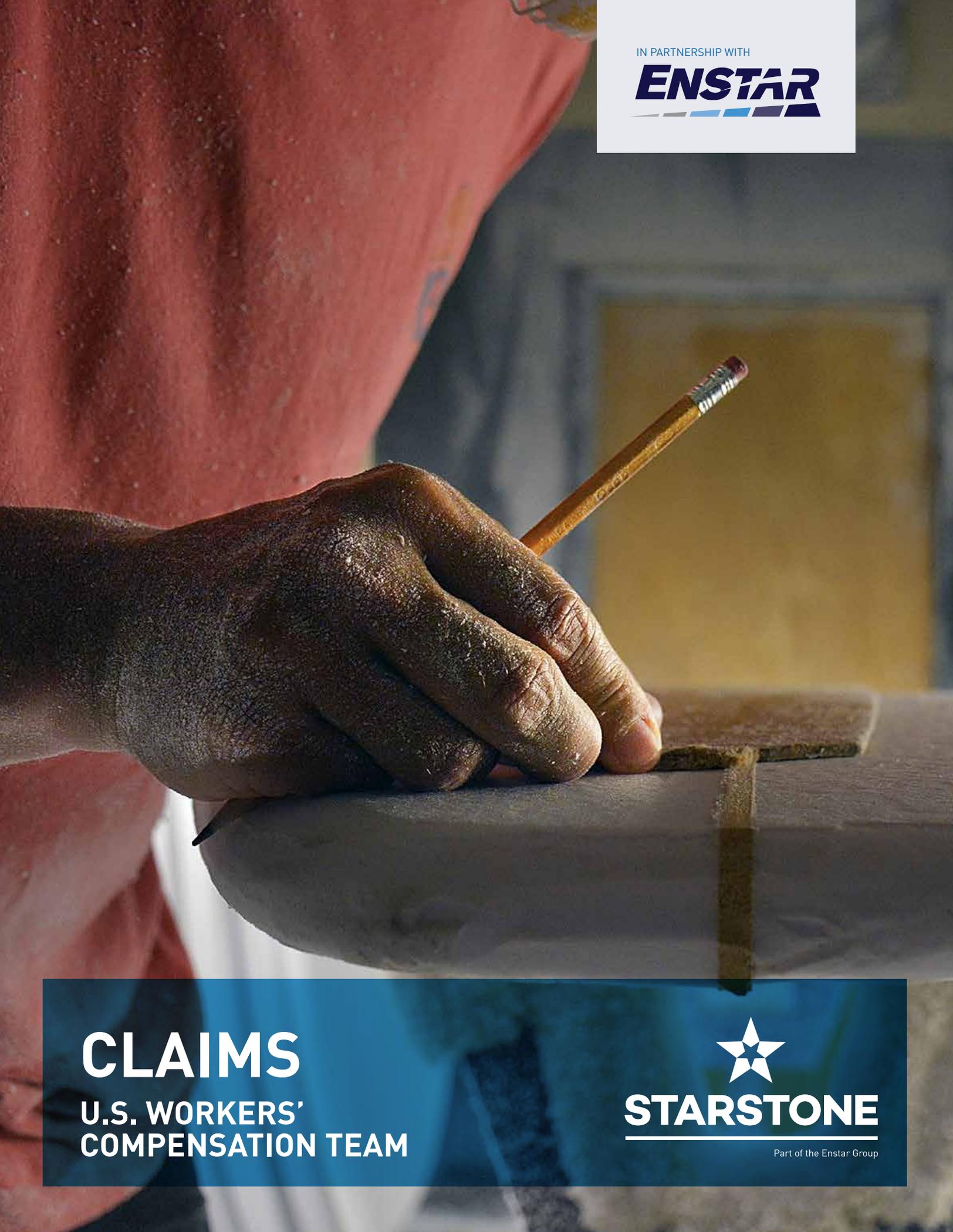


IN PARTNERSHIP WITH



CLAIMS

**U.S. WORKERS'
COMPENSATION TEAM**



STARSTONE

Part of the Enstar Group

OUR PROMISE IS TO BE THERE IF YOU NEED US.

MANAGING THE COMPLEXITY OF WORKERS' COMPENSATION

StarStone is committed to helping prevent job-related accidents and to supporting those affected by injury at work. To further this goal, StarStone has partnered with Enstar to provide top level Workers' Compensation claims service. Changes to the group health market in the U.S., increases to the cost of brand name and generic pharmaceuticals and the significant differences between benefits across States, has added complexity to workers' compensation. While the number of injuries at work in the U.S. decreased in 2016, a rise in the severity of injuries was reported and an aging workforce has resulted in increased claims due to degenerative conditions. Ensuring workers' compensation insurance is appropriate and responsive has never been more important. The efficient processing of claims is paramount.

OUR PHILOSOPHY AND APPROACH

In partnership with Enstar, StarStone's claims resolution process delivers a customer-focused service which seeks to minimize disruption in the event of a claim.

Each client is assigned a claims manager to ensure that consistent, timely action is taken that is fair to the individual and the insurance holder.

Our claims service is underpinned by professional staff who deliver a transparent, consistent outcome with upmost honesty and integrity. As workers' compensation insurance experts averaging 20 years of relevant experience, they provide efficient and responsive service leading to early resolution and prompt payment for all valid claims. Additionally, caseloads are controlled to ensure that each customer receives appropriate attention.



STRONGER TOGETHER

StarStone is part of the Enstar Group. Enstar is a leading global insurance group providing innovative capital release solutions and live specialty underwriting capabilities. With the claims management expertise and operational backing of Enstar, plus access to a Group network of more 300 technical, legal and loss adjuster professionals, StarStone is able to reduce the complexity of the claims process.

For more information on Enstar please visit enstargroup.com

IT'S AS SIMPLE AS THAT.

FINANCIALLY SECURE

StarStone is rated A- (Excellent) by A.M. Best, financial size XI. In addition, Enstar has built a strong reputation as a financially sound and commercial partner in the industry with more than \$12 billion in total assets at December 31, 2016.

Together, we're committed to the swift and straightforward settlement of claims. It's as simple as that.

OUR LOCAL TEAM

StarStone workers' compensation claims are handled by more than 60 people located in three regional offices: Orange, CA; Columbia, SC and St. Petersburg, FL. Satellite offices in Phoenix, AZ; Seattle, WA; Chicago, IL and Anchorage, AK provide supplemental support.

Our local market experts understand your specific needs and work alongside the Group's highly-experienced claims examiners. Our team has adjusted more than 57,000 State Statutory Work Comp Claims and 9,700 Federal Longshore and Jones Act Claims to date.

Additionally, StarStone insureds are offered access to a wide range of expertise including Subrogation Specialists, a Litigation Management Program (LMP), a Lien Resolution Specialist and Technical Directors. The Seattle claims office is a Longshore Center of Excellence. Oversight is provided by tenured Workers' Compensation Front-line Managers.

StarStone claims also undergo a quality Medical Management Process that includes Medical Bill Review (MBR), Pharmacy Benefit Management (PBM), and Utilization Review (UR). In addition, we provide Physician Guides & Case Management.

- **Paladin Managed Care Services**

The Enstar Group's in-house Managed Care business, Paladin, affords StarStone insureds an enhanced workers' compensation claims offering. This includes prescription drug utilization review, in-house physicians providing second opinions and performing case reviews, along with access to vendor management healthcare facilities and prescription drug companies.

Paladin is setting the industry standard for services that reduce claims costs while improving patient care. Paladin's unique approach involves physicians in all its services and combines the latest technology to drive better results for clients. For more information on Paladin, please see <http://www.paladinmc.com>



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QUESTIONS TO ASK YOURSELF

If you are thinking about changing your workers' compensation insurance, consider the following:

- Will you need 24/7 access to a claims team to help you report and resolve claims at the earliest convenience?
- Do you need an insurance partner with the financial strength to cover the full extent of your claims?
- Do you want to speak to the same person about your claim every time?
- Do you want access to technical specialists who can advise on safety to improve working conditions to mitigate future accidents or injuries?
- Do you require Workers' Compensation coverage that crosses state lines and need an insurer that understands the nuances with each local territory?

CONTACT US

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