



**Improving outcomes,  
one claim at a time**

Defense Base Act Services



## End-to-end Defense Base Act services

Charles Taylor offers end-to-end Defense Base Act claims management services for insurance carriers.

Our experienced, dedicated and professional claims handlers manage the whole pathway of your claim, ensuring the initial case report is submitted within 48 hours of receipt and progress reports are sent periodically, be that monthly, weekly or daily, depending on the case status and your request.

### DBA services include

- Incident investigation and verification
- Injury and disability investigation
- Surveillance
- Alive and well checks
- Death claims investigation
- Settlement negotiations
- Medical case management (MCM)
- Independent medical evaluation (IME)
- Peer review
- 2nd opinion medical review
- Deposition
- Labor market survey (LMS)
- Maximum medical improvement (MMI)
- Cost containment



## Charles Taylor offers an alternative solution to other providers

Our global reach, local knowledge and technical expertise enable us to achieve maximum medical improvement for claimants and maximum cost containment for insurance carriers – without compromise.



### Unrivaled in-house medical expertise

Our in-house doctors and nurses ensure that every claimant's medical needs are met 24/7/365. They are supported by multilingual assistance coordinators, speaking 32 languages between them, and by our repatriation and evacuation specialists, who manage every detail of commercial and emergency transfers - day in, day out. They all have experience of supporting individuals in some of the most remote and inhospitable areas.



### Complete transparency, from compliance to audit

Our highly-experienced, dedicated compliance and regulatory teams work closely with clients to ensure the highest standards of corporate governance.



### Bespoke cost containment to meet your needs

Our supply chain management experts work closely with our medical teams to provide bespoke global cost containment; tailored to clients' individual needs. Directional care, established discounts, reciprocal billing agreements and invoice assessments are all part of the course. We also benchmark costs, carry out on-site audits and due diligence checks and work with the Astrum Assistance Alliance to access the most competitive prices.



### Robust global fraud investigation, saving clients time and money

Our claims validation experts ensure that every questionable claim is scrutinized and investigated on the ground if necessary - wherever it originates in the world. We think that getting the facts right, surveilling the scene and providing validatory reports are all important.



### A flexible approach supporting the needs of our clients

Thanks to our award-winning in-house claims management teams and state-of-the-art technology, we can manage catastrophic claims and fluctuating claims volumes, without compromising service.

# Offering expertise, every step of the process



First Notification  
Of Loss offering 24/7  
claims intake



Claims handling with  
designated medical  
management and experienced  
specialist investigation teams



Regulatory compliance  
& management



Banking & claims  
payment



Robust data, analytics and  
reporting



Real-time claims  
management system,  
offering seamless  
solutions

## Technology to power the future

**We use cutting-edge technology to drive down claims costs. During every stage of the claims management process, we are committed to achieving swift, effective and economical resolutions.**

Our solutions combine information management, streamlined processes, connectivity to third parties and multiple-device-utilization.

From First Notification Of Loss to claim resolution, our teams work at pace; constantly ensuring meticulous attention to detail. By using intelligent, future-proofed IT, they help to transform a client's business and their customers' experience – without breaking budgets.

## We're everywhere

We're not just supported by over 3,000 Charles Taylor staff - from loss adjusters to forensic accountants - in over 120 locations, spread across 30 countries in the UK, the Americas, Asia Pacific, Europe, the Middle East and Africa. We also draw on a global network of partners that gives us invaluable local knowledge and negotiating strengths.

Our network encompasses over 70,000 providers, including expert case managers, investigative and cost containment specialists and travel and healthcare partners on the ground - often native speakers in the most challenging parts of the world.

We are in your world. **Covering every region**



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