



AMERICAN  
CLAIMS  
MANAGEMENT

## THE CLAIMS NEWSWIRE



THE ART OF CLAIMS MANAGEMENT

In This  
Issue:

[Trade  
Shows](#)

[New  
Clients](#)

[Success  
Stories](#)

[Out and  
About](#)

[Our  
Company](#)

### ACM On the Road and Getting to Know You

We would like to extend a thank you to those who stopped by our booth at the California Self-Insurance Association 2014 Employer Seminar & Annual Meeting. We had a blast getting to know you better and loved hearing that many of you want to learn more about our innovative and dynamic approaches to loss cost reduction management. Call 619.544.5011 and we'll discuss how we can help.



#### Come See Us

ACM and its ancillary service companies plan to attend the following upcoming industry events:

[California Coalition on Workers' Compensation \(CCWC\)](#), July 16-18, Anaheim, CA

[California Workers' Compensation & Risk Conference](#), September 10-12, Dana Point, CA

[CA-JPA \(Marquee only\)](#), September 16-18, Lake Tahoe, CA

[International Association of Claims Professionals Annual Conference](#), September 21-24, Amelia Island, FL

### A Warm Welcome to Our New Client

Security America Risk Retention Group (RRG) has chosen ACM to manage its general liability and professional liability claims. Security America RRG offers general liability and professional liability insurance specifically tailored to meet the needs of electronic life safety, security and systems professionals throughout the country.

"Every member of the professional liability team has more than 20 years of complex claims handling experience," said Dhara Patel, ACM's president of property and casualty. "We have tremendous bench strength and a strong track record of identifying coverage issues, subrogating from other responsible parties and keeping investigation expenses low throughout the claims process."

ACM is eager to serve as a productive extension of the Security America RRG team. "Our primary goal is to achieve better claim outcomes without inflating the expense side of the reserve equation," Patel explained. "Many TPA's achieve good results but they do so at a significant cost by hiring expensive experts and legal counsel. Because of our depth of experience, we are confident in our ability to contain expenses on behalf of our clients."

## Success Stories

Check out these examples of how ACM and [Investigative Solutions](#) saved our clients money.

### Baby, You Can't Drive My Car

Our Special Investigations Unit was asked to investigate the suspicious nature of a collision and coverage issue. The loss was reported by the claimant's attorney who stated that an unlisted driver was driving the insured's 2001 Chevy Impala when he crossed into the claimant's lane and struck their vehicle. There was one occupant in the claimant vehicle who sustained soft tissue injuries.

A statement was obtained from the insured's mother, who owns the insured vehicle. She purchased the Impala for her own use and her granddaughter's boyfriend was the primary driver of the vehicle. The mother claims she did not realize that the boyfriend needed to be added to the policy.

The insured and the unlisted driver did not cooperate with our investigation and statements were not obtained.

We reviewed the policy application and the insured did not list any other drivers and advised there were no occasional drivers that were not listed on the application. She also advised that all the vehicles listed on the policy were garaged at the address shown on the application. The mileage from the insured's residence to her mother's address at the time of the policy application was approximately 160 miles.

Based on a review of the information obtained to date, it is apparent that the insured misrepresented the facts when she took out the policy application. It became evident that her mother lived in a different city, was the owner of the car and planned to have a third party as the regular driver. However, the insured failed to provide any of this information to the agent.

**Projected Savings: \$11,300**

### What a Bunch of Garbage

The claimant alleged injuries to her low back, neck, left shoulder and left forearm as a result of being struck by the door of a garbage enclosure. The claim was accepted and the claimant received ongoing treatment, where she displayed severe guarding and limited functioning.

However, surveillance evidence was obtained of the claimant ascending/descending a flight of stairs, walking, standing and sitting freely without any guarding or hesitation.

The claimant testified that her husband or children had to hold her while ascending/descending her apartment stairs and that she could not use her cell phone, carry groceries or comb her hair with her left hand. The claimant was observed performing all of these activities without any hesitation during surveillance.

Our investigators met with the claimant's Preferred Therapy Provider (PTP) and the doctor issued a supplemental report stating that the claimant's activities in the video were not consistent with how she presented during office visits and that the claimant would have been capable of performing at least modified duties.

The surveillance evidence was provided to the Agreed Medical Examiner who issued a supplemental report dated that there was a discrepancy between the video and her last examination. He reported: "The patient is definitely more active and normal in the video, where she was not normal or active in the examination regarding her neck, left arm, left shoulder and lower back. After reviewing the video, I would alter some of my opinions since the patient, at the time of her examination, was apparently not giving me an accurate representation of her pain level or her motions. After seeing the patient perform outside of the office in a normal fashion regarding her cervical



*Looks like shady business to us.*



*What a pretender this gal was!*

pain, I would now state zero percent impairment in the cervical spine. In regard to the dorsal spine, after reviewing the video, I would indicate zero percent impairment in the dorsal spine."

The case was referred to the Sacramento County District Attorney's Office and the Department of Insurance who opened and performed a criminal investigation. The Sacramento County District Attorney's Office filed felony criminal charges against the claimant for one count of IC 1871.4 and PC 118 (perjury).

**Projected Savings: \$47,000**

## Out and About

### Marquee Managed Care Solutions Gives Back

In an effort to raise money for cancer research, a team from [Marquee Managed Care Solutions](#) participated in the San Diego Rock 'n' Roll Marathon on Sunday, June 1. The Marquee team raised \$17,235 to help benefit the Leukemia and Lymphoma Society. Congrats to the runners from Marquee and thank you for your hard work toward this great cause.



### Our Property Program Living Even Larger in Tampa

Our Tampa, FL office has moved into a larger space to accommodate the growing team. Part of the expansion includes a catastrophe/training room that will allow us to more effectively respond to CAT events anywhere in the U.S. and Puerto Rico. The new office can house an additional 15 catastrophe adjusters, which is nearly the number of adjusters who handled the 3,500+ claims received after 2012's Super Storm Sandy.

### Hat's Off to the Entire ACM Team

ACM hosted its annual company picnic last week in San Diego. This year's theme was "Derby Day" and everyone was encouraged to wear an outrageous hat, with awards going to the most creative. ACM also recognized several individuals with a "Most Valuable Person" award. The award is given by peers in recognition of both outstanding achievement and contributions to the ACM organization throughout the year. The winners were: Monica Callender, Michael Dean, Nancy Friend, Maria Leon, Stacie Pirrone, Julianne Saunders, Spencer Stevens, Daniel Toscano and Xavier Zendejas. Congrats to all and special thanks to the entire ACM family for its dedication to serving our clients.



## Our Company

### ACM & Cost Control Services



American Claims Management is a claims and risk management one-stop shop for our 35,000 commercial and personal lines clients across the country.



Marquee Managed Care Solutions provides full service managed care solutions to the insurance industry. Marquee provides customized strategies to save our clients money. For more information, call 619.744.5063



Investigation Solutions is a multi-line field adjusting and investigation company providing nationwide field investigation, surveillance, Special Investigation Unit (SIU) services and CAT handling expertise to the insurance, legal and self-insured communities.



Superior Recovery Services is an aggressive recovery collection company with experience identifying and pursuing all recovery opportunities on claims.

## Contact Us

Jeff Dalessandro  
*Director of Business Development*  
 619.744.5011  
[JDalessandro@ACMclaims.com](mailto:JDalessandro@ACMclaims.com)

## Contact Us

Dhara Patel  
*President - Commercial Casualty*  
 760.827.4009  
[DPatel@ACMclaims.com](mailto:DPatel@ACMclaims.com)

## Contact Us

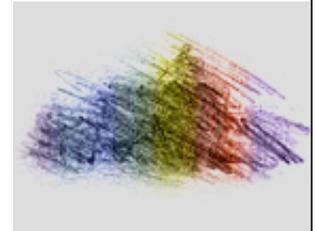
Deirdre Gonzalez  
*President - Workers' Compensation*  
 619.744.5024  
[DGonzalez@ACMclaims.com](mailto:DGonzalez@ACMclaims.com)



Innovative Solutions. Exceptional Results.

American Claims Management, Inc.

[ACMclaims.com](http://ACMclaims.com)



The information contained in this newsletter is provided for informational purposes and general guidance only. It is not intended to replace or serve as a substitute for any legal, accounting, tax or other professional advice, consultation or service. Based on specific facts or circumstances, the application of laws and regulations may vary.

Therefore, the information is provided "As Is" without warranties of any kind, express or implied, including accuracy, title, timeliness and completeness. American Claims Management, Inc. assumes no liability or responsibility for any errors or omissions in the content contained in this newsletter. Third party resources are provided as a convenience to our users. American Claims Management, Inc. does not control and is not responsible for any of these resources, sites or their content.

[Forward email](#)



Try it FREE today.

This email was sent to nlara@arrowheadgrp.com by [jdalessandro@acmclaims.com](mailto:jdalessandro@acmclaims.com) | [Update Profile/Email Address](#) | Instant removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).

American Claims Management | 701 B Street, Suite 1400 | San Diego | CA | 92101