**Claims Handling Process, Advocacy & Contacts**

**For Claims Occurring July 1, 2013 & Thereafter**

**Member Incurs Loss on OR after July 1, 2013**

(excess of deductible)

**Notifies**

**IMPORTANT**

**Claims Handling**

The MHEC Master Property Program’s claims handling is provided by Crawford GTS; therefore, members are asked to follow these procedures when reporting a claim.

Cunningham Lindsey will handle claims occurring prior to July 1, 2013. Please see the reporting instruction sheet for reporting claims to Cunningham Lindsey.

**Communication**

If you do not receive a timely response from Crawford or have concerns, contact Brian McGrath immediately. If Brian is unavailable, contact Maureen Biehl.

**Subrogation**

All losses are sent to Chartis Subrogation Recovery so that they are reviewed for subrogation potential.

**Loss Under Deductible**

At request of Member, Crawford GTS will adjust claims under member deductible subject to MHEC pre-negotiated rates and paid by Member.

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**1st Notice Should Be Given To:**

Via Phone, Fax or E-Mail
(855) 520-MHEC (6432)
Fax: (678) 937-8300
claimsalert@us.crawco.com

Or

Via the MHEC Claim In-Take Website:
https://apps.crawco.com/suite/apps

With a copy to:

Brian McGrath, Marsh Claims Consultant
O: (616) 233-4267 Cell: 616 446 6352
Brian.j.mcgrath@marsh.com

Maureen Biehl, Marsh Client Executive
O: (317) 261-9328 Fax: (317) 261-9333
Cell: (317) 260-1277
Maureen.w.biehl@marsh.com

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**Crawford GTS Team**

Daniel M. Veldman
National General Adjuster (NGA)
O: (847) 517-3172
Cell: (847) 602-6937
Daniel_Veldman@us.crawco.com

Nikola Grubisich
Regional General Adjuster (RGA)
O: (847) 517-3185
Cell: (224) 374-6551
Nikola_Grubisich@us.crawco.com

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Per “Member & Crawford Claims Handling Expectations”, the Crawford Team is to identify “to do’s and timetables”, which are to be mutually agreed upon.

Crawford Reports all aspects of the claim to Lexington (actual reports are not shared with Marsh)

Depending on size of loss

**Loss Fund (Captive)**

Pay losses between member deductible and $1 million

**Risk Transfer Pay**

losses excess of member deductible and $1 million