



**E X T A N T**

Claims and Litigation Management, Inc.

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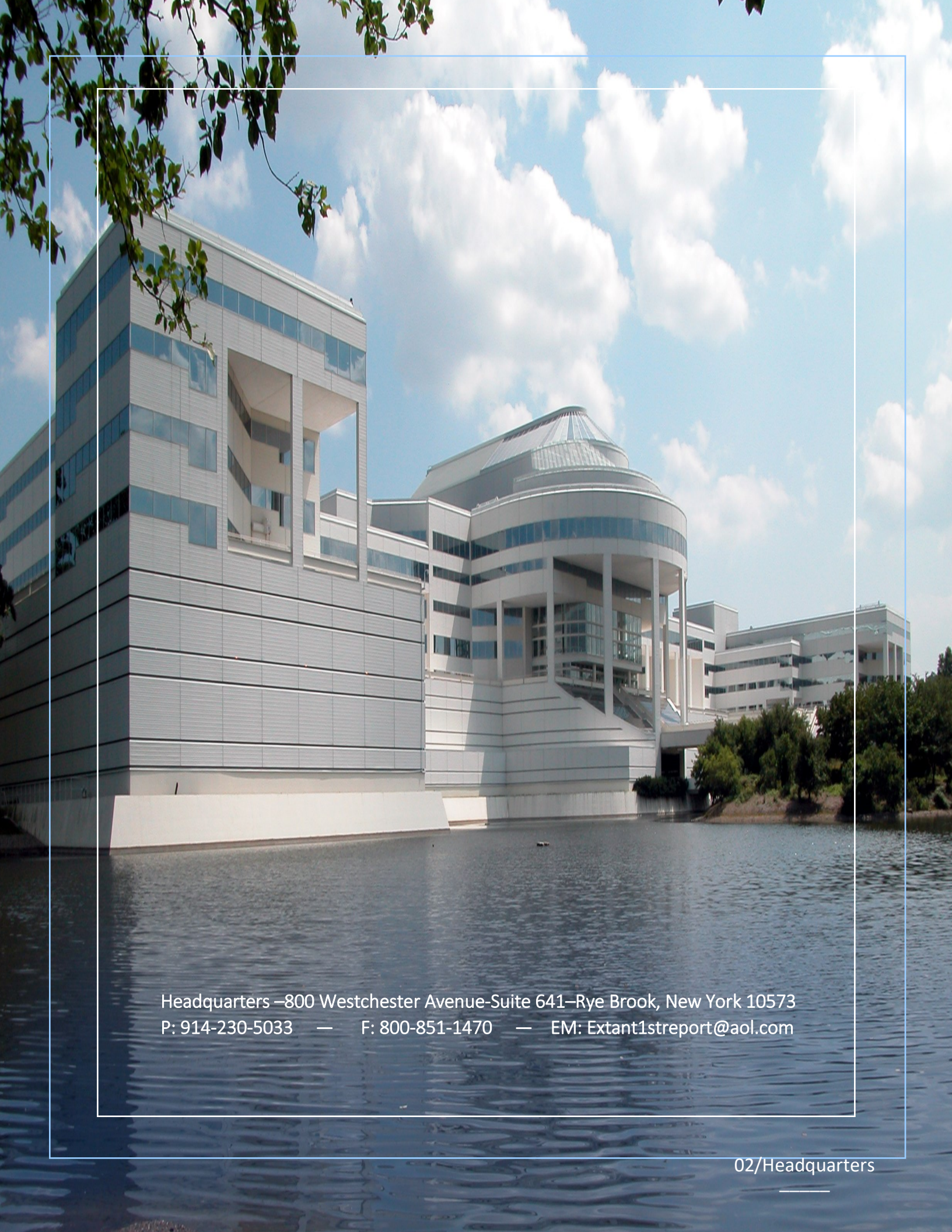


# EXTANT

“Man is always  
something more than what  
he knows of himself.

He is not what he is simply once and for all,  
but is a process; he is not merely an *extant* life,  
but is, within that life,  
endowed with possibilities through the  
freedom he possesses to make  
of himself what he will by the activities  
on which he decides.”

-Karl Jasper

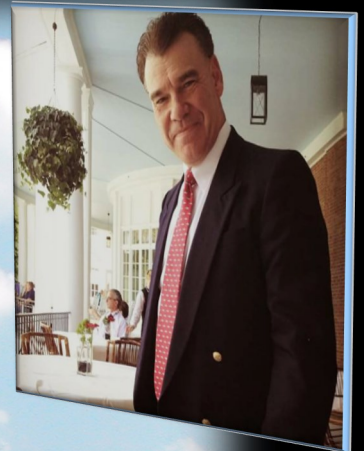


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# At Your Service


**Extant** is a leading insurance provider of claims and insurance consultancy services, focusing solely on the defense markets. We work collaboratively as a team with clients to achieve the results needed for case resolution. We are proud of our proven track record and long standing loyal partnerships. Our corporate governance, executive leadership, and founding principles will always continue to serve you well, because we stand above the rest. We are **Extant**.

-Sandra J. Oglesby, CEO



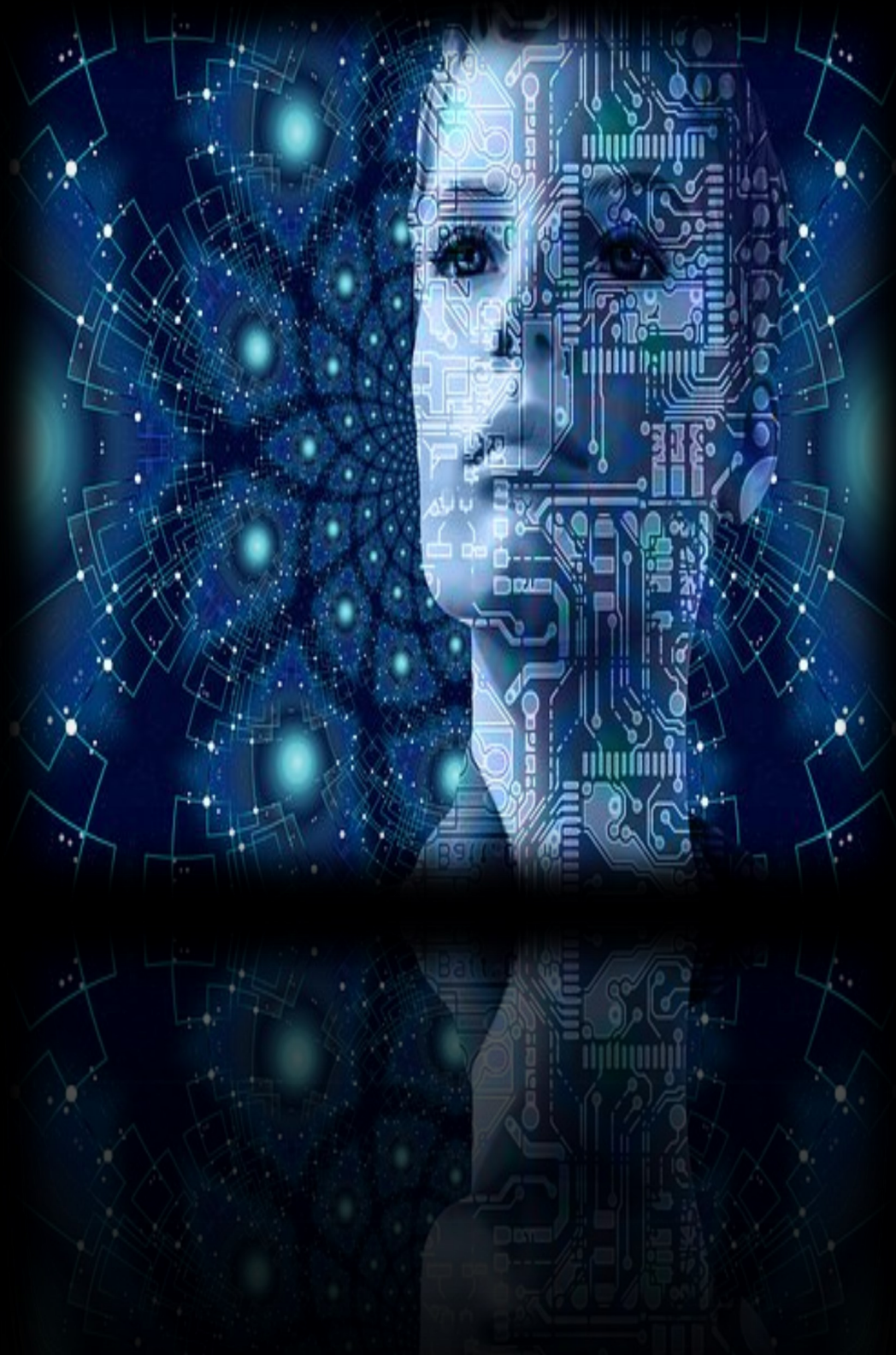
# Extant's Partners

Insurance Companies  
(Multi-line, WC, Disability,  
Primary, Umbrella, Excess)  
Reinsurance/Retrocessionaire  
Insureds/Policyholders  
Defense Law Firms  
Self-Insured Retentions (SIRs)  
Third Party Administrators (TPAs)  
Program Managers  
Managing General Agents, (MGA)  
Public/Private Corps/Fortune 500  
Retailers and Warehouses  
Transportation Units  
Public Entities and Government Agencies  
Waste Management Policy Holders  
Manufacturing  
Food Service and Distribution  
Hotels/Resorts/Recreation  
Utility and Environmental Companies  
Family, Private and Small Businesses  
Colleges/Schools/Frats/Sororities/Camps  
Non-for-profit Entities and Charities  
General Businesses— Consults  
Security Protections



You Don't Build a Business  
-You Build People-  
And then People Build the Business

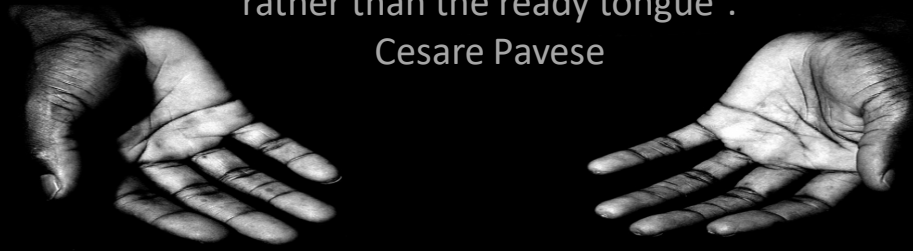
# Investigative Range





“Give me the ready hands  
rather than the ready tongue”.

Cesare Pavese



- Asset Assessment: Human Capital, Property, Business Surveil (manned, unmanned, aerial/robotic)
- Accident/Locus Site Investigations
- Analytics (Data mining, tracking trends)
- AOE/COE
- Arbitrations/Mediations
- Auditing: Insurance, Rein., Retro, SIRs, Retail, Operations
- Auto, Commercial Transportation, Program Business
- Seminars: Claims, Risk, Reins., Legal, Security, Fraud, Custom
- Construction , Premise, Product, CGL
- Commercial Transportation
- Commutations
- Corporate Governance Audits Committees
- Cybersecurity
- Data Base, Social Media, Internet Scouring
- Deductible Collection
- Disability Activity Checks, Wellness Checks, SSI, WC etc.
- Due Diligence
- Educator Liability (public, private schools/universities, CSE)
- Emergency Medical Service Liability
- Environmental
- Expert Witnesses, Testimony, Referrals
- Business Interruption
- Civil Records
- Claims Auditing, Primary, Umbrella, Excess, Reinsurance (Disability, WC, Multi-line, Primary, Umbrella, Excess)
- IME Network Referral , IME surveillance support
- Insureds/Policyholders Statements
- Hospitals and Nursing Homes Liability
- Hotels/Bars /Restaurants –all liabilities
- Law Enforcement Liability
- Lawyers Professional Liability
- Liquor Liability, Dram Shop
- Litigation Management/Trial Prep
- Loss Control Site Inspections
- Long Haul Trucking/Transportation
- Loss Control Contract pass-through
- Loss Portfolio Consolidations
- Loss Prevention Audits Retail/Gas Stations
- Med Mal
- Medical Bill Review
- Nursing Homes
- Pharma Product liability
- Private Investigations
- Product Recalls, FDA
- Premium Audit Service
- Program Management
- Professional Liability
- Property
- Public Entities, Municipalities
- Recovery/Subrogation/Contributions
- Reinsurance :Treaty, Fac, QS, Loss Portfolio, Bordereau
- Retail, Warehouses Inventory and Operation Audits
- Return-to-Work-Programs
- Risk Control and Safety Programs
- Risk Management Consults, Seminars, Surveys
- Self-Insured Retention (SIR)
- Security and Loss Prevention, Perimeter Penetrations
- Social Media Liability
- Strategic Counsel to Officers/BODs
- Subpoena Service
- Surveil: State-of-the-art (Lowest fees guaranteed)
- Telecommunications/Satellite/Space Liability
- Third Party Administrators (TPA)
- Trucking and Transportation
- UW and Actuarial and Transactional Audits
- Workers’ Compensation Audits
- WC Alive and Well Checks/Widow Benefits
- Witnesses Located, served
- Written and Recorded Statements
- 100% Custom Services as Instructed/Program Business
- 24/7 Hotlines, Answering Service, Response Teams
- Security Breaches, Covert Loss Prevention Shops

A dark, atmospheric landscape photograph. The top half shows a sky filled with heavy, dark clouds, with a bright light source breaking through in the center, casting rays of light. Below the sky is a range of dark mountains with patches of snow or light-colored rock. The middle section is dominated by a large, dark body of water, likely a lake, with subtle ripples on its surface. The bottom half of the image shows a reflection of the mountains and sky in the water, creating a symmetrical effect. The overall mood is somber and mysterious.

Extant  
Surveillance



**Extant** develops creative field approaches with state-of-the-art manned and/or unmanned technologies. With extensive pre-locus preparation including IT expert database analysis and social media scouring, we systematically obtain results. Robotic, aerial, and remote unmanned crafts may be useful if conventional attempts do not reveal data. **Extant** knows obtaining lawful facts can "make" or "break" the case. Don't second guess your professional intuition if there are suspect signs of fraud.

We are proud to offer our clients tailored customized packages. Flat fee arrangements reduce waste and inefficient use of time. Our experts testify in court and our reputation is upheld. Our vision is to conduct our work within the letter of the law in the most ethical manner for the protection of partnerships and every citizen's privacy.



# Proactive Risk Management

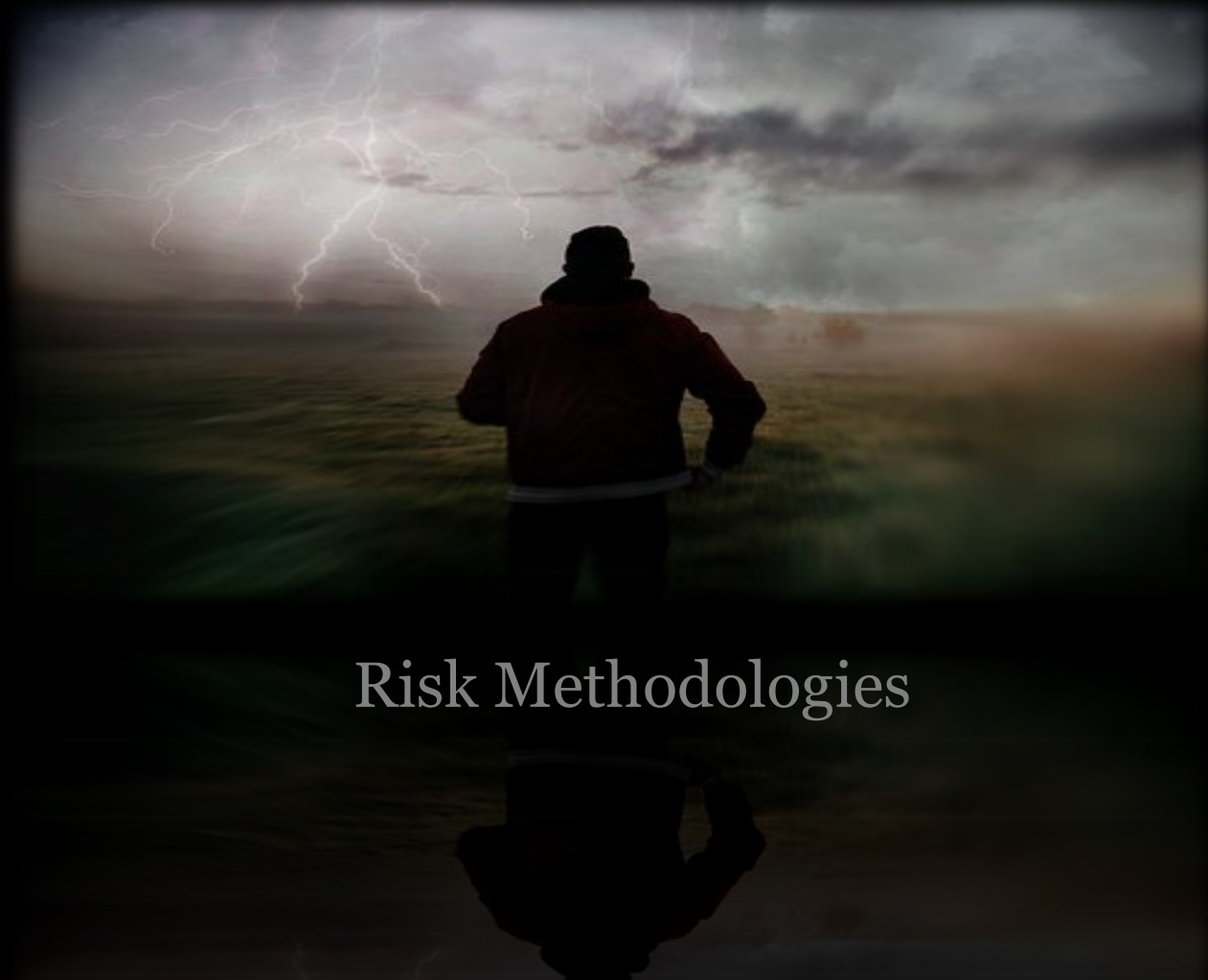
Managing risk is a central part of corporate strategy. Firms must identify material risks, understand risk variables and their potential for impact. Reputations that take decades to establish can be torn down in hours with alleged incidents of racial targeting, corruption scandals or environmental accidents.

Key drivers are stakeholders, corporate boards, rating agencies, and regulatory bodies. Smart leaderships recognize the need for proactive advisory services and implementing comprehensive and standardized policies, with sensitivity to human capital.

Action to mitigate complex issues like negative news stories and other communications, which create long-term reputational damage, must be handled swiftly and appropriately. **Extant's** risk consults respond with complete on-site loss control assessments and identify areas to implement measures for risk reduction.

In today's world of data mining and intel, companies should capture and analyze available information. Through awareness and training, outcomes are better able to be predicted, saving millions of dollars in litigations, loss of business, reputational harm, and liability. Further, a sincere message of "Corporate Social Responsibility" and a genuine global footprint, builds a culture of "doing the right thing". This offsets risks.

If your company is in the construction business, examining your construction contracts could lead to pass-through language modifications and other important liability protections.



## Risk Methodologies

We utilize engineering surveys, operational data, look at potential for risk and recommend selective measures to address them. Human talent factors are weighed in. A "loss control analysis", may lead to recommended changes. Emerging exposures and trends are discussed including diversity issues leading to programming and training.

**Risk Analytics help lead the way for** organizational change, risk technology assessment, benchmarking and improving existing risks with interventions, increase operational efficiency, check compliance, set priorities, develop governance initiatives, explore risk relationships, develop specific mitigation strategies, assess firm's technology platforms, create a holistic firm-wide culture, and discuss the firm's risk map. Our tailored solutions, may explore mitigation strategies, assess software applications, address environmental footprints, and potential for supply chain risks, and business responsibilities for better financial management.

Call us for details as we are happy to review your firm and provide current assessment and training.



Our hope is that your firm's investment in our services yield appreciable and significant returns.

Whatever your company's needs, **Extant** can help:

- audits for checks and balances on existing procedures and systems
- people and culture
- process and practices
- tools and technologies
- predictive analytics
- privacy regulations
- digital business risks
- cyber detection and response capabilities
- reviews of the board of directors and governance committees
- risk management analysis
- dynamic resilience and reputational integrity preservation
- negotiating damage control offers
- retail shrinkage
- warehouse leakage
- public entity procedures
- forensic accounting
- carriers, self-insured companies, insureds/policyholders, TPA's, cedents, or government agencies,

**Extant** finds independent assessments helpful in recommending correction. Consults measure performance benchmarks, operational inefficiencies, and feedback which benefits the client.

# Target Networks

- Insurance Claims Audits: Internal compliance in operations, reserve certifications, core skill competency, and commutations (off-site, electronic remote or in-person)
- Risk Analysis: Data fraud or theft, cyber-attacks, man-made environmental disasters, biodiversity loss and ecosystem collapse, water crises, governance failure of regional or global governance, natural disasters, interstate conflict, social instability, diversity intolerance (gender, race, etc.) and reputational ruin, infectious diseases, innovation and adverse consequences of technology, critical information infrastructure breakdown
- Reinsurance Audits: Analysis of exposures, attachments, ceding inaccuracies, bordeaux, percentages, expense treatment, treaty and facultative certificates, coverage language etc.
- Corporate Governance: Analysis on business organization's operational efficiencies, committee compliance goals etc.
- Due Diligence: All facets of industry corporate work
- Financial Audits: Reconciliation of expense and indemnity and proper underlying exhaustion on aggregates
- Underwriting Auditing: Rrenewal assistance and best practices
- Umbrella/Excess Complex Cases: High-profile reserved and stale cases benefit from updating of information and/or investigation monitoring, including specialized surveillance
- Retail Loss Prevention Audits: Consults provide insights into operations, shrinkage, floor walking, training and internal employee hot-lines
- Security Contracting: Protection of human capital, property and assets
- Value-added Seminars: Tailored to business needs for risk analysis and mitigation, training, compliance, best practices, changing regulations, laws and emerging trends



A black and white photograph of a man with a beard, wearing a dark suit, white shirt, and dark tie. He is looking down at a smartphone held in his hands. The background is dark and out of focus, suggesting an office or courtroom setting.

## Managing Counsel

### **Extant's Approach Keeps Litigation Costs, LAE and/or Expense Fees Low**

We get the most cost-effective solutions to balance satisfaction of indemnity and LAE fees.

A collaborative partnership approach is taken with the management team and your choice of counsel, whether in-house panel or external defense counsel. Early communications assist in forming legal defense strategies.

All expectations and requirements are communicated up front with the defense firm for completion of work needed. Our findings and recommendations are immediately shared with the defense team.



# Disputes: ADR, Mediation, Arbitration

**Extant** assists with attorney supervision for court preparation as well as strategies for investigations. Resolutions of claims may occur through alternative dispute resolution (ADR), such as mediation and arbitration.

When beneficial, our staff can participate in mediations, arbitrations, settlement conference days with carriers, trial monitoring, and other court mandated conferences.

## Litigation Strategies





Business Intelligence

**Business intelligence (BI)** is critical to the insurance and reinsurance fields. Measuring information accurately on losses, emerging exposures and risk analysis requires partners that understand client concerns. Extant sees the end to end vision for a differentiated customer experience.

Our IT integration supports client's needs for bench marking and analyzing predictability models. Now more than ever, with technology claims departments are held accountable for evaluating losses more timely, accurately and in good faith.

We understand how to evaluate claim risks throughout the life-cycle, helping reduce fraud leakage on a pre-payment versus post-payment basis. We know that the length of claim cycles inflates LAE expenses. We understand the importance of reducing expenses and claim cycles by identifying opportunities for early resolutions. We report trending losses on policy holder's accounts when seen during case reviews. Policy holder's or TPA's loss runs and bordereaux provide coded information for analyzing risks and emerging exposures in support of claims trends for renewal and pricing.

**Extant** looks beyond the normal reach for unstructured data [within the letter of the law] to learn more about the plaintiff.



**Intelligent Surveillance Solutions  
for the Insurance Industry**

Clients and policy holders should look to vendors with keen knowledge , cutting edge technology, and flexibility in operating systems. Ethics are paramount with sensitivity for a mobile covert reach, capable of analytics and fraud detection. Investigative professionals should possess wider adaptations, offer greater field creativity, and satisfy policy holder's expectations while saving them money. **Extant** will get results... because we don't stop working until something new is discovered, as long as field conditions permit.





## Security and Loss Prevention

For over 35 years, our executive's fingers have been on the pulse and "foot" print of the industry's protection needs. Our client's needs and services are met at varying sites. Experience ranges from advertising agencies to model runways, to New York City marathon events, corporate accounts, industrial construction sites, waste management facilities, and retail businesses. Security vulnerabilities are our priority. As in any other facet of our business, Extant takes pride in standing above the competition due to our stellar leadership and honest and common sense business acumen.

Our company leaders are active and retired CIA, recent law graduates, police, veterans of special investigations, and career security managers.

The Extant team stands above the rest in service, knowledge, selection of human capital and physical and bodily proximity protection. Extant's reputation lives up to and stands above the rest in value, safety, and protection difference.



### Security Operations

- Corporate /Industrial/Health /Utility
- Patrol
- Events
- Penetration Testing
- Vulnerability/Risk Assessments
- Retail Loss Prevention and Auditing

### Value-Added Services

- Drug Testing
- Training Seminars
- Tailored Client Protocols
- Investigation Hot-lines
- Self-defense Seminars

## Solutions and Results

- **Advanced threat monitoring** based on training and state-of-the-art technology.
- **Advanced threat detection** because preventative strategies pay off in the long run.
- **Accelerated incident investigation** with automated triage, prioritization and validation of alerts based on context-specific data. Human security analysts and patrols secure property and protect human capital.
- **Faster incident response** to liberate security analysts for investigations time to complete analysis.



# **E X T A N T**

**“Standing Above the Rest”**

**Need us? Here are our vitals:**

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2 Greenwich Office Park, Greenwich, CT

750 Main St, Hartford, CT

243 Tresser Blvd., Stamford, CT

100 Mill Plain Road, Danbury, CT

33 Dietrich Lane, N. Haledon, NJ

60 E. 42nd Street, New York, NY

110 E 59th St, New York, NY