

**BUSINESS
INSURANCE®**

2026

Third-Party Administrators Rankings + Directory



Severe injuries reshape workers comp claims

BY LOUISE ESOLA

When a workplace injury results in paralysis or other life-altering conditions, the related workers compensation claim often extends far beyond medical care and indemnity, increasingly encompassing the cost and complexity of modifying, or even rebuilding, the injured worker's home.

What was once a relatively rare component of catastrophic claims is becoming more common as advances in medicine result in more workers surviving severe injuries that would have been fatal in the past. That shift is pushing insurers, employers and claims professionals into unfamiliar territory that blends medical management with construction, accessibility design and long-term housing considerations.

"We're seeing more of the catastrophic injuries; there's been an uptick over the last several years," said Jaysen Eldridge, Nashville, Tennessee-based vice president of managed care for Sedgwick.

The increase is largely due to improved survival rates, particularly among workers with severe burns, traumatic brain injuries and spinal cord injuries, who now live longer

but require permanent accommodations to remain independent.

"Medical technology today is so far advanced," said Gus Gonnella, Philadelphia-based vice president of claims for workers comp mutual MEMIC. "Individuals are living longer and surviving catastrophic injuries at an increasing rate."

"We want to make sure that we're being ADA compliant, we're looking at the safety needs of the injured worker, but also we're not doing general upgrades."

Jaysen Eldridge, Sedgwick

Consequently, home modification projects have become more visible and complex elements of catastrophic claims. These projects can range from simple adjustments, such as wheelchair ramps or grab bars, to extensive structural changes, such as widening doorways, relocating bedrooms to the first floor, lowering kitchen countertops, redesigning bathrooms or adding new living space.

Experts say successfully managing home

modification claims requires early planning, clear communication and a disciplined focus on medical necessity, while recognizing that each case involves not just a construction project but a fundamental shift in how an injured worker lives.

While the scope of work varies widely, the process requires a careful and coordinated approach because of the physical, emotional and financial stakes involved, said Missy Roffler, Fernandina Beach, Florida-based CEO of CorHome, which specializes in accessibility renovations for injured workers.

"These are life-changing accidents, and they're traumatic for the family. They're traumatic for the injured worker," she said.

Managing those dynamics requires coordination among adjusters, nurse case managers, occupational therapists, contractors and, critically, the injured worker and their family — all of whom may have different priorities and expectations about what the final result should look like.

Concerns often center on balancing independence with cost control.

"We want to give them as much functional independence as we can, but yet staying within the confines (of) the insurer paying the bill," said Sid Glover, Newnan, Georgia-based chief financial officer and chief operating

officer of ATF Medical, a medical equipment company. “This is not unlimited funding, and it’s not a dream home makeover.”

Because of those competing pressures, experts say timing and process discipline are critical, starting with early identification of cases that will likely require home modifications.

“If you know you have a situation where home modifications are likely going to be necessary, say, like a spinal cord injury, say a paraplegic, ideally, you want to start planning for it during the hospital discharge discussions or just before, so you can prevent delays,” Mr. Gonnella said.

From there, the process typically begins with a clinical evaluation, often led by an occupational therapist, to determine what changes are medically necessary to support the injured worker’s daily functioning, according to experts.

“Once we get that request, we are going to reach out and hire an occupational therapist to do an assessment of either the home or the vehicle to determine what is medically necessary,” Mr. Eldridge said.

An occupational therapist can assess the home and the worker’s abilities, and help craft a plan, Ms. Roffler said. A strong focus on medical necessity is a key guardrail in what can otherwise become an open-ended and potentially contentious process, she said.

“At the end of the day, we want to make sure that we’re being ADA compliant, we’re looking at the safety needs of the injured worker, but also we’re not doing general upgrades,” Mr. Eldridge said. “We’re more focused on doing what is medically necessary and appropriate for that injured worker to get back to their daily living routine.”

At the same time, giving injured workers some input into the project can help improve outcomes and ease the transition back home, especially after a traumatic injury.

“If there is opportunity to pick your paint color, your tile choices, if you have an option of putting the door here versus there, empower them with the ability to make some of those choices and regain some control back in their life,” Ms. Roffler said.

Even with best practices in place, these claims are prone to missteps, particularly when expectations are not carefully managed from the outset.

“One of the first things when you’re going in to do the assessment is to actually not tell the family and the injured worker a whole lot on the front end and setting up our carriers for a disaster,” said Downey Hinrichs, Annapolis, Maryland-based clinical specialist at Paradigm.

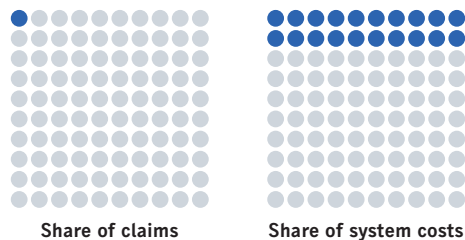


At the same time, underestimating long-term needs can create problems, especially as injured workers age and require continued accessibility.

“Don’t under-modify the house, because people are going to be aging with a disability,” Ms. Hinrichs said, adding that failing to consider future needs is a common pitfall. “Maybe 10 years down the road, that home is not going to work for them anymore,” she said.

BY THE NUMBERS

Catastrophic claims represent **less than 1%** of claims but can drive **up to 20%** of system costs.



Source: National Council on Compensation Insurance

Beyond planning and expectations, practical challenges often emerge once construction begins, especially when pre-existing issues in the home are uncovered.

“You don’t know what’s behind those walls,” Ms. Roffler said, pointing to problems such as mold, structural damage or outdated electrical systems that can arise during renovations (see story on next page).

Those problems can complicate claims by raising questions about what the insurer is responsible for addressing versus what constitutes a pre-existing condition of the home.

Consultants should be cautious in their recommendations and in how they advise insurers, as unknown structural issues can create uncertainty, and once the work is done, responsibility ultimately rests with

the insurers, Ms. Hinrichs said.

Cost considerations can further complicate decision-making, particularly when the cost of modifications exceeds the home’s value, forcing parties involved to weigh renovation against relocation or alternative housing options.

Even when a plan is clear, execution can be slowed by the need to coordinate among multiple parties, navigate permitting requirements and align medical recommendations with construction timelines.

“Getting everybody in alignment is what takes time,” Ms. Hinrichs said.

Layered onto practical issues are the emotional dynamics that accompany catastrophic injuries, which can influence decision-making and complicate negotiations over scope and cost.

“While home modifications are often essential, they can also be expensive and complex depending on the unique home life of the individual and family,” Mr. Gonnella said. “Determining what is medically necessary for an injured worker can sometimes lead to difficult conversations.”

For many employers and risk managers, these claims remain unfamiliar territory, requiring coordination and expertise beyond traditional workers compensation management.

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Home modifications can uncover hidden issues

BY LOUISE ESOLA

Home modification claims present a variety of risks well beyond traditional workers compensation exposures, forcing insurers and employers to navigate construction, liability and long-term planning issues that are part of a traditional claim.

One of the most immediate concerns is construction-related risk, particularly when pre-existing problems in a home are uncovered during the renovation process.

“If they open up a wall and they see mold, first they’re going to be able to recognize it and know what to do to mitigate any problems,” said Lance Malcolm, Jacksonville, Florida-based president of network solutions for Crawford & Co.

Without proper management and clear delineation of responsibility, those discoveries can expand the project’s scope and lead to disputes over whether the insurer is responsible for addressing underlying conditions that predate the injury.

Scope creep presents another significant challenge, because families and injured workers may view the project as an opportunity to improve or modernize their home beyond what is medically necessary.

“We’re here to modify the home, but based on medical necessity and not home improvements,” said Donita Stacker, San



Diego-based director of operations at Enlyte.

Managing those expectations requires clear communication early in the process, along with firm boundaries around what is covered under the claim and what falls outside of it, especially as upgrades in finishes or layout can quickly add to costs.

Beyond scope and construction issues, process-related risks can also complicate claims, because projects are subject to factors such as permitting requirements, contractor availability, supply chain delays and

even weather-related disruptions. Those delays can have significant financial consequences, as injured workers may need to remain in rehabilitation facilities, temporary housing or assisted living arrangements longer than anticipated while waiting for their homes to be completed.

“It is fraught with speed bumps at every stretch and every turn,” said Sid Glover, Newnan, Georgia-based chief financial officer and chief operating officer of ATF Medical.

LARGEST THIRD-PARTY ADMINISTRATORS*

Ranked by 2025 gross revenue

| Rank | Company | TPA services provided | Gross revenue 2025 | Gross revenue 2024 | % increase (decrease) | Total number of claims-handling staff | Officers |
|------|-------------------------------------|------------------------|--------------------|--------------------|-----------------------|---------------------------------------|---|
| 1 | Sedgwick Claims Management Services | Multiline** | \$5,085,596,881 | \$4,808,852,319 | 5.8% | 29,313 | Michael A. Arbour, CEO |
| 2 | UMR | Employee Benefits Only | \$2,482,000,000 | \$2,133,000,000 | 16.4% | 8,000 | Brian Freiberg, president-CEO |
| 3 | Gallagher Bassett Services | Multiline** | \$1,749,000,000 | \$1,604,000,000 | 9.0% | 8,679 | Scott Hudson, president-CEO |
| 4 | Crawford | Multiline** | \$1,266,000,000 | \$1,292,000,000 | (2.0%) | 4,997 | Andrew Bart, CEO, international operations; Bruce Swain, interim president-CEO; Mike Hoberman, CEO, U.S. operations |
| 5 | CorVel | Multiline** | \$941,000,000 | \$871,000,000 | 8.0% | 1,602 | Michael Combs, president-CEO |
| 6 | Meritain Health | Employee Benefits Only | \$846,140,000 | \$769,000,000 | 10.0% | NA | Claudia Winsett, executive director |
| 7 | Helmsman Management Services | Multiline** | \$541,751,000 | \$474,116,000 | 14.3% | 1,154 | David Dwartz, president-CEO |
| 8 | Charles Taylor | Multiline** | \$437,000,000 | \$397,000,000 | 10.1% | 3,571 | Christopher Schaffer, CEO - The Americas, global chair; Robert Brown, group CEO |
| 9 | ESIS | Multiline** | \$415,600,000 | \$405,500,000 | 2.5% | 1,268 | Brent MacLean, president |
| 10 | Cannon Cochran Management Services | Multiline** | \$228,000,000 | \$215,000,000 | 6.0% | 1,195 | G. Bryan Thomas, president-CEO |

*Companies listed in BI directory **Includes employee benefits and/or property/casualty and/or workers compensation. NA = Not available

Source: BI survey

LARGEST MULTILINE¹ TPAs*

Ranked by 2025 gross revenue from claims handled for employers

| Rank | Company | 2025 revenue ² |
|------|---|---------------------------|
| 1 | Sedgwick Claims Management Services | \$2,045,521,215 |
| 2 | Gallagher Bassett Services | \$989,661,503 |
| 3 | ESIS | \$286,900,000 |
| 4 | Cannon Cochran Management Services, dba CCMSI | \$228,000,000 |
| 5 | Helmsman Management Services | \$215,435,000 |

*Companies listed in *BI* directory ¹Includes employee benefits and/or property/casualty and/or workers compensation ²Excludes managed care and medical billing services
Source: *BI* survey

LARGEST BENEFITS-ONLY TPAs*

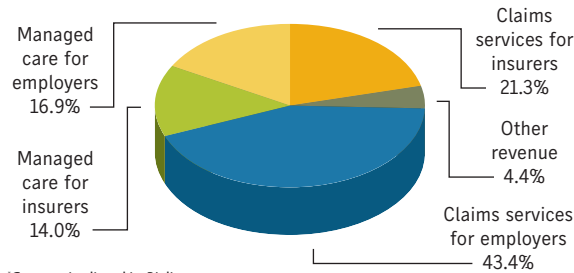
Ranked by 2025 gross revenue

| Rank | Company | 2025 gross revenue |
|------|--|--------------------|
| 1 | UMR | \$2,482,000,000 |
| 2 | Meritain Health | \$846,140,000 |
| 3 | Health Plans (HPI) | \$199,350,256 |
| 4 | Amalgamated Employee Benefits Administrators | \$70,821,000 |
| 5 | Nova Healthcare Administrators | \$15,961,748 |

*Companies listed in *BI* directory
Source: *BI* survey

TPA REVENUE*

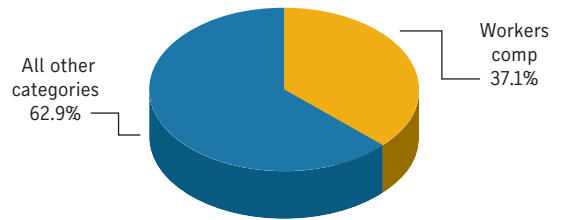
Percentage of 2025 revenue from all services provided



*Companies listed in *BI* directory

VALUE OF CLAIMS PAID*

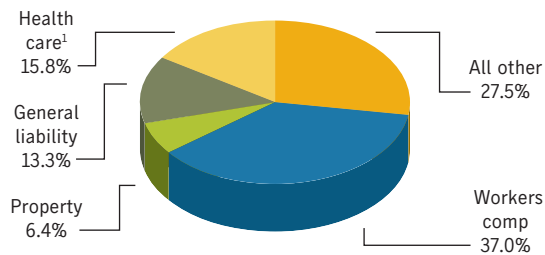
Based on the amount of claims paid in 2025



*Companies listed in *BI* directory

TYPES OF CLAIMS MANAGED*

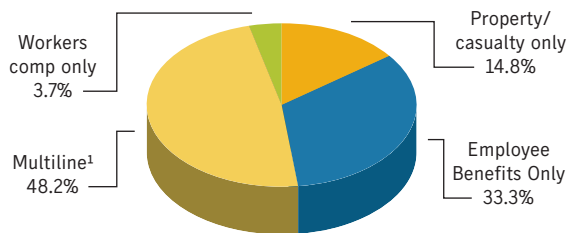
Percentage of claims by category



*Companies listed in *BI* directory
¹Includes medical, vision, dental and prescription drugs

TYPES OF SERVICES PROVIDED*

PERCENTAGE OF TPAs handling multiline¹, Employee Benefits Only, property/casualty only and workers comp only in 2025



*Companies listed in *BI* directory
¹Includes employee benefits and/or property/casualty and/or workers compensation
Source: *BI* survey

Third-party administrators

A

Amalgamated Employee Benefits Administrators Inc.

333 Westchester Ave.
White Plains, NY 10604-2910
914-367-5000
www.amalgamatedbenefits.com

EMPLOYEE BENEFITS ONLY

| 2025 REVENUE | |
|--------------|--------------|
| Total | \$70,821,000 |
| U.S. clients | 100% |

| STAFF | |
|-------|-----|
| Total | 300 |

PARENT: Alico Services Corp.

CLAIMS SERVICES SINCE: 1987

GEOGRAPHIC AREAS SERVED: United States

OFFICERS: Paul Mallen, president-CEO; John Thornton, executive vice president-sales and marketing; Victoria Sartor, senior vice president-finance administration/chief financial officer

C

Cannon Cochran Management Services Inc., dba CCMSI

2 E. Main St., Ste. 208
Danville, IL 61832
800-252-5059
www.ccmsi.com

MULTILINE: Employee benefits & property/casualty & workers compensation

| 2025 REVENUE | |
|--------------------------|---------------|
| Total | \$228,000,000 |
| Employers (clients) | \$228,000,000 |
| Insured clients | \$159,500,000 |
| Managed care (employers) | \$20,000,000 |
| Managed care (insurers) | \$40,000,000 |
| U.S. clients | 100% |

| CLAIMS BUSINESS BY TYPE | |
|-------------------------|-----|
| Auto | 3% |
| General liability | 18% |
| Property damage | 3% |
| Workers compensation | 76% |

| CLAIMS BUSINESS BY VOLUME | |
|----------------------------|-----------------|
| Administration claims paid | \$2,934,407,005 |
| Claims adjusted | 511,120 |

| WORKERS COMPENSATION BUSINESS | |
|-------------------------------|-----------------|
| Workers comp claims paid | \$1,931,353,173 |
| Workers comp revenue | \$145,000,000 |

| CLIENTS | |
|----------------------------|-----|
| Corporate | 331 |
| Association plans | 103 |
| Public/government entities | 134 |

| STAFF | |
|--------------|-------|
| Claims staff | 1,195 |
| Adjusters | 976 |
| Total | 1,684 |

CLAIMS SERVICES SINCE: 1978

GEOGRAPHIC AREAS SERVED: United States

OFFICERS: Andrew Withington, Corporate Counsel; G. Bryan Thomas, President & CEO; John E. Kluth, II, Chief Financial Officer

Central Adjustment Co. Inc.

2207 Hidden Valley Dr., Ste. 105
Little Rock, AR 72212
888-227-5506
centraladjustment.com

MULTILINE: Employee benefits & property/casualty & workers compensation

CLAIMS SERVICES SINCE: 2012

OFFICERS: David McCullough, president

Charles Taylor

1700 Eastpoint Pkwy., Ste. 250
Louisville, KY 40223
800-928-1342
www.us.charlestaylor.com

MULTILINE: Employee benefits & property/casualty & workers compensation

| 2025 REVENUE | |
|--------------------------|---------------|
| Total | \$437,000,000 |
| Employers (clients) | \$61,000,000 |
| Insured clients | \$324,000,000 |
| Managed care (employers) | \$48,000,000 |
| Managed care (insurers) | \$4,000,000 |
| U.S. clients | 50% |

| CLAIMS BUSINESS BY TYPE | |
|-------------------------|-----|
| Auto | 4% |
| Property damage | 22% |
| Workers compensation | 24% |
| Other | 50% |

| CLAIMS BUSINESS BY VOLUME | |
|----------------------------|-----------------|
| Administration claims paid | \$5,460,000,000 |
| Claims adjusted | 194,600 |

| WORKERS COMPENSATION BUSINESS | |
|-------------------------------|---------------|
| Workers comp claims paid | \$436,800,000 |
| Workers comp revenue | \$71,552,000 |

| CLIENTS | |
|----------------------------|-------|
| Corporate | 5,205 |
| Association plans | 186 |
| Affinity programs | 185 |
| Public/government entities | 3,925 |

| STAFF | |
|--------------|-------|
| Claims staff | 3,571 |
| Adjusters | 3,214 |
| Total | 923 |

CLAIMS SERVICES SINCE: 1840

OFFICERS: Christopher Schaffer, CEO - The Americas, global chair; Robert Brown, Group CEO

CNC Catastrophe and National Claims

2928 N. McVay Dr.
Mobile, AL 36606
800-843-0170
adjustingexpectations.com

PARENT: Vertical5 Holdings

CLAIMS SERVICES SINCE: 1988

OFFICERS: Cort Fowler, CEO; Tom Noonan, president

Constitution State Services LLC

1 Tower Square, 5GS
Hartford, CT 06183
860-277-0382
www.constitutionstateservices.com

PROPERTY/CASUALTY ONLY

| 2025 REVENUE | |
|---------------------|---------------------------------------|
| Total | \$88,700,000 |
| Employers (clients) | \$25,800,000 |
| Insured clients | \$60,400,000 |
| Other | \$2,500,000 RMIS and Lab Service Fees |
| U.S. clients | 100% |

| CLAIMS BUSINESS BY TYPE | |
|-------------------------|-----|
| Auto | 28% |
| General liability | 26% |
| Property damage | 1% |
| Workers compensation | 45% |

| CLIENTS | |
|----------------------------|-----|
| Corporate | 280 |
| Public/government entities | 6 |

| STAFF | |
|--------------|-------|
| Claims staff | 4,619 |
| Adjusters | 4,619 |
| Total | 7,286 |

PARENT: Travelers Cos. Inc.

CLAIMS SERVICES SINCE: 1980

GEOGRAPHIC AREAS SERVED: Canada; United States

OFFICERS: Mark Spohn, chairman; John R. Gorecki, Jr., president

Coris UK Ltd. (part of CCN Group)

Old Printers Yard, 156 S. St.
Dorking RH4 2JF
United Kingdom
00442074300807
www.coris-uk.co.uk

MULTILINE: Employee benefits & property/casualty & workers compensation

| 2025 REVENUE | |
|--------------------------|----------|
| Total | £800,000 |
| Employers (clients) | 0 |
| Insured clients | £800,000 |
| Managed care (employers) | 0 |
| Managed care (insurers) | 0 |
| U.S. clients | 10% |

| CLAIMS BUSINESS BY TYPE | |
|-------------------------|-----|
| Auto | 90% |
| General liability | 5% |
| Property damage | 5% |

| STAFF | |
|--------------|----|
| Claims staff | 10 |
| Total | 10 |

PARENT: Habsburg Investments II B.V.

CLAIMS SERVICES SINCE: 1987

GEOGRAPHIC AREAS SERVED: United States, Europe

OFFICERS: Cees Werff, group CEO; Nick Lavelle

CorVel Corp.

1920 Main St., Ste. 900
Irvine, CA 92614
www.corvel.com

MULTILINE: Employee benefits & property/casualty & workers compensation

| 2025 REVENUE | |
|--------------------------|---------------|
| Total | \$941,000,000 |
| Employers (clients) | \$167,000,000 |
| Insured clients | \$12,500,000 |
| Managed care (employers) | \$447,000,000 |
| Managed care (insurers) | \$198,000,000 |
| U.S. clients | 100% |

| CLAIMS BUSINESS BY TYPE | |
|-------------------------|-----|
| Auto | 11% |
| General liability | 8% |
| Workers compensation | 81% |

| CLAIMS BUSINESS BY VOLUME | |
|----------------------------|-----------------|
| Administration claims paid | \$3,763,926,000 |
| Claims adjusted | 400,000 |

| WORKERS COMPENSATION BUSINESS | |
|-------------------------------|-----------------|
| Workers comp claims paid | \$2,890,315,000 |
| Workers comp revenue | \$556,000,000 |

| CLIENTS | |
|----------------------------|-----|
| Public/government entities | 203 |

| STAFF | |
|--------------|-------|
| Claims staff | 1,602 |
| Adjusters | 1,285 |
| Total | 5,198 |

PARENT: CorVel Corp.

CLAIMS SERVICES SINCE: 2007

GEOGRAPHIC AREAS SERVED: Canada; United States

OFFICERS: Michael Combs, president-CEO; Brandon O'Brien, CFO

Crawford & Co.

5335 Triangle Pkwy. NW
Peachtree Corners, GA 30092
404-300-1000
www.crawco.com

MULTILINE: Employee benefits & property/casualty & workers compensation

| 2025 REVENUE | |
|--------------|-----------------|
| Total | \$1,266,000,000 |
| U.S. clients | 58% |

| CLAIMS BUSINESS BY TYPE | |
|-------------------------|---|
| Auto | 8% |
| General liability | 11% |
| Inland marine | 1% |
| Ocean marine | 1% |
| Property damage | 42% |
| Workers compensation | 26% |
| Other | 12% legal settlement, product recall, travel, affinity, cyber |

| CLAIMS BUSINESS BY VOLUME | |
|---------------------------|-----------|
| Claims adjusted | 1,488,000 |

| WORKERS COMPENSATION BUSINESS | |
|-------------------------------|-----------------|
| Workers comp claims paid | \$2,216,565,000 |

| CLIENTS | |
|----------------------------|-------|
| Corporate | 4,274 |
| Affinity programs | 9 |
| Public/government entities | 40 |

| STAFF | |
|--------------|-------|
| Claims staff | 4,997 |
| Adjusters | 3,922 |
| Total | 3,377 |

CLAIMS SERVICES SINCE: 1941

GEOGRAPHIC AREAS SERVED: Africa; Canada; Central and South America; Europe; Far East/Asia; Mexico; Middle East; United States

OFFICERS: Andrew Bart, CEO, Crawford International Operations; Pat Van Bakel, chief commercial & strategy officer; Holly Boudreau, chief financial officer; Bruce Swain, interim president & CEO; Mike Hoberman, CEO, U.S. Operations

Custom Design Benefits

5589 Cheviot Rd.
Cincinnati, OH 45247
800-598-2929
www.customdesignbenefits.com

EMPLOYEE BENEFITS ONLY

| 2025 REVENUE | |
|--------------|--------------|
| Total | \$11,494,642 |
| U.S. clients | 100% |

| STAFF | |
|-------|----|
| Total | 67 |

PARENT: Custom Design Benefits

CLAIMS SERVICES SINCE: 1991

GEOGRAPHIC AREAS SERVED: United States

OFFICERS: Julie D. Mueller, President & CEO; Amanda Guinan, chief strategy officer; Chris Haacke, chief operating officer

E

Elysian Insurance Services Inc.

4235 Hillsboro Pike, Ste. 300
Nashville, TN 37215
629-213-3498
elysian.is

PROPERTY/CASUALTY ONLY

| 2025 REVENUE | |
|--------------|-------------|
| Total | \$1,500,000 |
| U.S. clients | 100% |

| CLAIMS BUSINESS BY TYPE | |
|-------------------------|-----|
| Auto | 20% |
| General liability | 80% |

CLAIMS SERVICES SINCE: 2024

OFFICERS: Grace Hanson, Founder, CEO; Zack Moy, chief technology officer; Steve Rodriguez, president, head of TPA Services; Martin Schwitzner, head of product

EMC Risk Services LLC, dba EMC Claims Solutions

717 Mulberry, P.O. Box 712
Des Moines, IA 50306
800-447-2295
www.emclaimssolutions.com

MULTILINE: Employee benefits & property/casualty & workers compensation

| 2025 REVENUE | |
|---------------------|-------------|
| Total | \$7,068,270 |
| Employers (clients) | \$1,774,095 |
| Insured clients | \$5,294,175 |
| U.S. clients | 100% |

| CLAIMS BUSINESS BY TYPE | |
|-------------------------|-----|
| Auto | 1% |
| General liability | 37% |
| Property damage | 13% |
| Workers compensation | 49% |

| CLAIMS BUSINESS BY VOLUME | |
|----------------------------|-------------|
| Administration claims paid | \$8,315,551 |
| Claims adjusted | 1,981 |

| WORKERS COMPENSATION BUSINESS | |
|-------------------------------|-------------|
| Workers comp claims paid | \$7,379,977 |
| Workers comp revenue | \$1,689,944 |

CLIENTS

| | |
|----------------------------|----|
| Corporate | 4 |
| Multiemployer plans | 1 |
| Public/government entities | 30 |

STAFF

| | |
|--------------|----|
| Claims staff | 33 |
| Adjusters | 27 |
| Total | 45 |

PARENT: EMC Insurance Co.

CLAIMS SERVICES SINCE: 1981

GEOGRAPHIC AREAS SERVED: United States

OFFICERS: Emily S Finn, TPA president & CEO; Brian Fuller, chief claims officer, carrier; Ann M. Collins, chief financial officer, carrier; Todd A. Strother, chief legal officer, carrier; Elizabeth A Nigut, executive vice president, administration, carrier

ESIS Inc.

436 Walnut St.
Philadelphia, PA 19106
215-640-1000
www.esis.com

MULTILINE: Employee benefits & property/casualty & workers compensation

2025 REVENUE

| | |
|--------------------------|---------------|
| Total | \$415,600,000 |
| Employers (clients) | \$286,900,000 |
| Insured clients | \$0 |
| Managed care (employers) | \$128,700,000 |
| Managed care (insurers) | 0 |
| U.S. clients | 95% |

CLAIMS BUSINESS BY TYPE

| | |
|------------------------|-----|
| Auto | 35% |
| Disability | 1% |
| General liability | 14% |
| Professional liability | 18% |
| Property damage | 1% |
| Workers compensation | 31% |

CLAIMS BUSINESS BY VOLUME

| | |
|----------------------------|-----------------|
| Administration claims paid | \$4,219,000,000 |
|----------------------------|-----------------|

WORKERS COMPENSATION BUSINESS

| | |
|--------------------------|-----------------|
| Workers comp claims paid | \$1,973,000,000 |
| Workers comp revenue | \$2,246,000,000 |

CLIENTS

| | |
|----------------------------|-------|
| Corporate | 1,304 |
| Public/government entities | 23 |

STAFF

| | |
|--------------|-------|
| Claims staff | 1,268 |
| Adjusters | 819 |
| Total | 1,551 |

PARENT: Chubb Ltd.

CLAIMS SERVICES SINCE: 1953

GEOGRAPHIC AREAS SERVED: Africa; Canada; Central and South America; Europe; Far East/Asia; Mexico; Middle East; United States

OFFICERS: Brent MacLean, President; Suresh Krishnan, senior vice president-COO; Rachel Kesling, senior vice president-CFO

G

Gallagher Bassett Services Inc.

2850 Golf Rd.
Rolling Meadows, IL 60008-4050
630-773-3800
www.gallagherbassett.com

MULTILINE: Employee benefits & property/casualty & workers compensation

2025 REVENUE

| | |
|--------------------------|---|
| Total | \$1,749,000,000 |
| Employers (clients) | \$989,661,503 |
| Insured clients | \$166,707,279 |
| Managed care (employers) | \$375,347,483 |
| Managed care (insurers) | \$128,038,629 |
| Other | \$89,245,106 Environmental Health and Safety, and Investment Income |
| U.S. clients | 80% |

CLAIMS BUSINESS BY TYPE

| | |
|------------------------|-----|
| Auto | 15% |
| Disability | 4% |
| General liability | 6% |
| Professional liability | 1% |
| Property damage | 8% |
| Medical malpractice | 3% |
| Workers compensation | 63% |

CLAIMS BUSINESS BY VOLUME

| | |
|----------------------------|------------------|
| Administration claims paid | \$21,688,146,551 |
|----------------------------|------------------|

WORKERS COMPENSATION BUSINESS

| | |
|--------------------------|-----------------|
| Workers comp claims paid | \$7,521,796,835 |
| Workers comp revenue | \$1,072,951,472 |

CLIENTS

| | |
|----------------------------|-------|
| Corporate | 7,591 |
| Association plans | 670 |
| Public/government entities | 1,861 |

STAFF

| | |
|--------------|--------|
| Claims staff | 8,679 |
| Adjusters | 5,957 |
| Total | 10,779 |

PARENT: Arthur J. Gallagher & Co.

CLAIMS SERVICES SINCE: 1962

GEOGRAPHIC AREAS SERVED: Africa; Canada; Central and South America; Europe; Far East/Asia; Mexico; Middle East; United States

OFFICERS: Patty McCall, chief financial officer; Russ Pass, chief operating officer; Scott Hudson, global president-CEO

George Hills Co. Inc.

P. O. Box 120
Rocklin, CA 95677
916-859-4800
georgehills.com

PROPERTY/CASUALTY ONLY

2025 REVENUE

| | |
|--------------|--------------|
| Total | \$16,200,000 |
| U.S. clients | 100% |

STAFF

| | |
|--------------|-----|
| Claims staff | 98 |
| Adjusters | 83 |
| Total | 116 |

PARENT: George Hills

CLAIMS SERVICES SINCE: 1954

Group Administrators Ltd.

20 North Martingale, Ste. 290
Schaumburg, IL 60173
847-519-1880
www.groupadministrators.com

EMPLOYEE BENEFITS ONLY

2025 REVENUE

| | |
|--------------|--------------|
| Total | \$11,000,000 |
| U.S. clients | 100% |

STAFF

| | |
|-------|----|
| Total | 60 |
|-------|----|

CLAIMS SERVICES SINCE: 1985

GEOGRAPHIC AREAS SERVED: United States

OFFICERS: David Dorfman, president; Brett Webbe; Ron Lawlor

Group Benefit Services Inc. (GBS)

3810 E. Sunshine, Ste. 200
Springfield, MO 65809-2968
800-995-3569
www.gbs-tpa.com

EMPLOYEE BENEFITS ONLY

2025 REVENUE

| | |
|--------------|------|
| U.S. clients | 100% |
|--------------|------|

STAFF

| | |
|-------|----|
| Total | 50 |
|-------|----|

PARENT: Group Benefit Services Inc.

CLAIMS SERVICES SINCE: 1998

GEOGRAPHIC AREAS SERVED: United States

OFFICERS: James M Deren, president

H

Health Plans Inc. (HPI)

1500 W. Park Dr., Ste. 330
Westborough, MA 01581
800-343-7674
www.hpitpa.com

EMPLOYEE BENEFITS ONLY

2025 REVENUE

| | |
|--------------------------|---------------|
| Total | \$199,350,256 |
| Employers (clients) | \$116,374,978 |
| Insured clients | 0 |
| Managed care (employers) | \$66,165,808 |
| Managed care (insurers) | 0 |
| U.S. clients | 100% |

CLAIMS BUSINESS BY TYPE

| | |
|------------------|-----------|
| Health insurance | 99% |
| Other | 1% Dental |

CLAIMS BUSINESS BY VOLUME

| | |
|----------------------------|-----------------|
| Administration claims paid | \$2,758,843,952 |
| Claims adjusted | 3,791,436 |

CLIENTS

| | |
|----------------------------|-----|
| Corporate | 673 |
| Public/government entities | 26 |
| Union sponsored | 10 |

STAFF

| | |
|--------------|-----|
| Claims staff | 150 |
| Adjusters | 10 |
| Total | 570 |

PARENT: Harvard Pilgrim Health Care/Point32Health

CLAIMS SERVICES SINCE: 1981

GEOGRAPHIC AREAS SERVED: United States

OFFICERS: Glenn MacFarlane, president-CEO

Helmsman Management Services LLC

175 Berkeley St.
Boston, MA 02117
617-654-4950
www.helmsmantpa.com

MULTILINE: Employee benefits & property/casualty & workers compensation

2025 REVENUE

| | |
|--|---------------|
| Total | \$541,751,000 |
| Employers (clients) | \$215,435,000 |
| Insured clients | \$92,467,000 |
| Managed care (employers) | \$110,492,000 |
| Managed care (insurers) | \$47,424,000 |
| Other N/A Risk Control, RMIS, Servicing Carrier Services | |
| U.S. clients | 100% |

CLAIMS BUSINESS BY TYPE

| | |
|----------------------|-----|
| Auto | 21% |
| General liability | 12% |
| Workers compensation | 67% |

CLAIMS BUSINESS BY VOLUME

| | |
|----------------------------|-----------------|
| Administration claims paid | \$4,826,928,000 |
| Claims adjusted | \$331,000 |

WORKERS COMPENSATION BUSINESS

| | |
|--------------------------|-----------------|
| Workers comp claims paid | \$2,851,332,000 |
| Workers comp revenue | \$212,727,000 |

CLIENTS

| | |
|----------------------------|-----|
| Corporate | 368 |
| Public/government entities | 23 |

STAFF

| | |
|--------------|-------|
| Claims staff | 1,154 |
| Adjusters | 984 |
| Total | 1,413 |

PARENT: Liberty Mutual Group Inc.

CLAIMS SERVICES SINCE: 1983

GEOGRAPHIC AREAS SERVED: Canada; United States

OFFICERS: David Dworz, president-CEO; Emily Drew, vice president-manager, TPA operations

L

Lodestar Claims & Risk Services Inc.¹

380 Sentry Pkwy.
Blue Bell, PA 19422
800-222-2749
www.lodestar.com

MULTILINE: Employee benefits & property/casualty & workers compensation

2025 REVENUE

| | |
|---|---------------|
| Total | \$172,637,915 |
| Employers (clients) | \$80,479,918 |
| Insured clients | \$27,575,611 |
| Managed care (employers) | \$44,737,909 |
| Managed care (insurers) | \$15,684,477 |
| Other \$4,160,000 Risk Control Services | |
| U.S. clients | 100% |

CLAIMS BUSINESS BY TYPE

| | |
|----------------------|-----|
| Auto | 6% |
| General liability | 8% |
| Workers compensation | 87% |

CLAIMS BUSINESS BY VOLUME

| | |
|----------------------------|-----------------|
| Administration claims paid | \$1,211,233,165 |
| Claims adjusted | 138,686 |

WORKERS COMPENSATION BUSINESS

| | |
|--------------------------|-----------------|
| Workers comp claims paid | \$1,007,044,086 |
| Workers comp revenue | 0 |

CLIENTS

| | |
|----------------------------|-----|
| Corporate | 308 |
| Association plans | 77 |
| Public/government entities | 289 |

STAFF

| | |
|--------------|-----|
| Claims staff | 479 |
| Adjusters | 336 |
| Total | 566 |

PARENT: Old Republic Specialty Insurance Group

CLAIMS SERVICES SINCE: 1991

GEOGRAPHIC AREAS SERVED: United States

OFFICERS: Michael MacAulay, President-Lodestar Claims & Risk Services, Inc.

¹Formerly PMA Management Corp.

Luminare Health Benefits Inc.¹

6133 North River Rd.
Rosemont, IL 60018
800-832-3332 ext. 32663
www.luminarehealth.com

EMPLOYEE BENEFITS ONLY

PARENT: Health Care Services Corp.

CLAIMS SERVICES SINCE: 1975

GEOGRAPHIC AREAS SERVED: United States

OFFICERS: Craig Julien, CEO

¹Formerly Trustmark Health Benefits Inc.

M

McCord & Associates Inc.

14001 Chalco Valley Pkwy.
Omaha, NE 68138
844-321-7985
www.mccordclaims.com

PROPERTY/CASUALTY ONLY

2025 REVENUE

| | |
|-----------------|-------------|
| Total | \$6,000,000 |
| Insured clients | \$6,000,000 |
| U.S. clients | 67% |

CLAIMS BUSINESS BY TYPE

| | |
|-------------------|-----|
| Auto | 75% |
| General liability | 5% |
| Inland marine | 20% |

STAFF

| | |
|--------------|----|
| Claims staff | 43 |
| Adjusters | 35 |
| Total | 45 |

PARENT: None - independently owned

CLAIMS SERVICES SINCE: 2001

GEOGRAPHIC AREAS SERVED: United States

Meritain Health

300 Corporate Pkwy.
Buffalo, NY 14226
800-242-6226
www.meritain.com

EMPLOYEE BENEFITS ONLY

2025 REVENUE

| | |
|--------------------------|---------------|
| Total | \$846,140,000 |
| Employers (clients) | \$782,660,000 |
| Insured clients | \$1,480,000 |
| Managed care (employers) | \$62,000,000 |
| U.S. clients | 100% |

CLAIMS BUSINESS BY TYPE

| | |
|------------------|-----|
| Flex | 1% |
| Health insurance | 95% |
| Other | 4% |

STAFF

| | |
|-------|-------|
| Total | 2,060 |
|-------|-------|

PARENT: CVS Health

CLAIMS SERVICES SINCE: 1983

GEOGRAPHIC AREAS SERVED: United States

OFFICERS: Claudia Winsett, executive director; Michael Ciarrocchi, assistant vice president-chief market development officer

Midland Claims Service Inc. and Wrenwell Claims

P.O. Box 20151
Billings, MT 59104-0151
406-656-9960
www.midlandclaims.com

WORKERS COMPENSATION ONLY

| 2025 REVENUE | |
|--|-----------|
| Total | \$525,000 |
| Employers (clients) | \$400,000 |
| Insured clients | \$125,000 |
| Other | \$50,000 |
| Federal Court Expert Witness and Case Consulting | |
| U.S. clients | 100% |

| CLAIMS BUSINESS BY TYPE | |
|-------------------------|---------------------------------|
| Workers compensation | 95% |
| Other | 5% Federal Court Expert Witness |

| CLAIMS BUSINESS BY VOLUME | |
|----------------------------|-------------|
| Administration claims paid | \$3,500,000 |
| Claims adjusted | 345 |

| WORKERS COMPENSATION BUSINESS | |
|-------------------------------|-------------|
| Workers comp claims paid | \$3,500,000 |
| Workers comp revenue | \$550,000 |

| CLIENTS | |
|-----------|---|
| Corporate | 1 |

| STAFF | |
|--------------|---|
| Claims staff | 6 |
| Adjusters | 4 |
| Total | 6 |

CLAIMS SERVICES SINCE: 1946

GEOGRAPHIC AREAS SERVED: United States

OFFICERS: Michael J Marsh, president; James A Marsh, vice president; Lauren Marsh, director-marketing and administration

N

Nova Healthcare Administrators Inc.

511 Farber Lakes Dr.
Buffalo, NY 14221
716-932-5105
www.novahealthcare.com

EMPLOYEE BENEFITS ONLY

| 2025 REVENUE | |
|--------------------------|----------------------------------|
| Total | \$15,961,748 |
| Employers (clients) | \$15,961,748 |
| Insured clients | \$0 |
| Managed care (employers) | \$1,487,667 |
| Managed care (insurers) | \$0 |
| Other | \$871,183 COBRA, Dental & Vision |
| U.S. clients | 100% |

| CLAIMS BUSINESS BY TYPE | |
|-------------------------|-----|
| Flex | 10% |
| Health insurance | 90% |

| CLIENTS | |
|----------------------------|-----|
| Corporate | 464 |
| Public/government entities | 12 |
| Union sponsored | 6 |

| STAFF | |
|--------------|-----|
| Claims staff | 83 |
| Adjusters | 0 |
| Total | 184 |

PARENT: Independent Health Corp.

CLAIMS SERVICES SINCE: 1982

GEOGRAPHIC AREAS SERVED: United States

OFFICERS: James Walleshauser, president; Todd Martin, chief sales officer; Rozana Ayanbadejo, controller

S

Sedgwick Claims Management Services Inc.

8125 Sedgwick Way
Memphis, TN 38125
901-415-7400
www.sedgwick.com

MULTILINE: Employee benefits & property/casualty & workers compensation

| 2025 REVENUE | |
|--|------------------------------|
| Total | \$5,085,596,881 |
| Employers (clients) | \$2,045,521,215 |
| Insured clients | \$1,602,591,787 |
| Managed care (employers) | \$647,993,914 |
| Managed care (insurers) | \$378,169,201 |
| Other | \$411,320,764 includes OH/WA |
| State Fund, Loss Control, Unemployment, SaaS, Brand protection, JND Legal Administration and Bill ReviewIQ | |
| U.S. clients | 82% |

| CLAIMS BUSINESS BY TYPE | |
|-------------------------|-----|
| Auto | 13% |
| Disability | 27% |
| General liability | 10% |
| Property damage | 21% |
| Workers compensation | 22% |
| Other | 8% |

| CLAIMS BUSINESS BY VOLUME | |
|----------------------------|------------------|
| Administration claims paid | \$41,907,485,818 |

| WORKERS COMPENSATION BUSINESS | |
|-------------------------------|------------------|
| Workers comp claims paid | \$12,948,667,658 |

| CLIENTS | |
|----------------------------|-------|
| Corporate | 4,616 |
| Association plans | 560 |
| Affinity programs | 5,248 |
| Public/government entities | 532 |

| STAFF | |
|--------------|--------|
| Claims staff | 29,313 |
| Adjusters | 16,408 |
| Total | 33,685 |

PARENT: Sedgwick LP

CLAIMS SERVICES SINCE: 1969

GEOGRAPHIC AREAS SERVED: Africa; Canada; Central and South America; Europe; Far East/Asia; Mexico; Middle East; United States

OFFICERS: Michael A. Arbour, CEO; Scott P Rogers, chief growth officer

Summit Administration Services

P.O. Box 25160
Scottsdale, AZ 85255
888-690-2020
www.summit-inc.net

MULTILINE: Employee benefits & property/casualty & workers compensation

| 2025 REVENUE | |
|--------------|-------------|
| Total | \$8,750,000 |
| U.S. clients | 100% |

| STAFF | |
|-------|----|
| Total | 47 |

CLAIMS SERVICES SINCE: 1996

GEOGRAPHIC AREAS SERVED: United States

OFFICERS: Alfred Gregory, president; Jacob Seltzer, vice president

U

UMR Inc.

115 W. Wausau Ave.
Wausau, WI 54401
715-841-6112
www.umr.com

EMPLOYEE BENEFITS ONLY

| 2025 REVENUE | |
|--------------|-----------------|
| Total | \$2,482,000,000 |

| STAFF | |
|--------------|-------|
| Claims staff | 8,000 |

PARENT: UnitedHealthcare Services Inc.

CLAIMS SERVICES SINCE: 1976

GEOGRAPHIC AREAS SERVED: United States

OFFICERS: Brian Freiberg, president & CEO; Brandy Rivera, chief operating officer; Rick Elma, chief financial officer

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