

# Client Servicing Matrix

Months  
1 & 2

In month 1 we present the findings of our baseline assessment and use that to establish the Risk Management Action Plan going forward.

Prior to engaging, we will have conducted a baseline assessment of your operations. The baseline assessment includes physical loss control visits, interviews with employees, interviews with mid-level management and interviews with senior leadership.

In addition, we ask all of our clients to complete a brief survey to rate their performance across a variety of risk management criteria. This survey is done at random in each of the bands of employees that we interview. The results will be calculated and reported by band.

Months  
3 & 4

In month 3 we will review all open claims across all lines of coverage. From this claims review, we will establish claims reporting procedures going forward. We will also develop and commit to a strategy for getting all open claims closed out as quickly as possible.

In month 3 we also review all employee job descriptions to assure that they are in compliance and make any adjustments necessary.

We also review all ratings exposures to assure we are trending on target. If needed, we can request a mid-term adjustment from underwriting.

Months  
5 & 6

In month 5 we will conduct a spot check of the certificate management program to assure the company is keeping all necessary records on sub-contractors and casual labor.

In month 6 we will conduct another review of all open claims across all lines, adhering to the strategy determined during the 3 month review.

In month 6 we will also follow up with the workers comp carrier to review the dividend calculation from the prior policy period if applicable.

Month 6 will also involve an on-site loss control visit to measure progress and morale.

Months  
7 & 8

Month 7 will start with a review of the preliminary experience modification factor for the coming year. In addition to review, we will conduct a complete mod audit to assure that all claims that have closed are reported accurately as we prepare for the coming renewal.

Month 7 will also involve a fleet safety audit. If the company uses GPS monitoring, we will spot check all records and any counseling notes that have been retained in employee files for driver's needed training.

Month 8 is typically when we invite the underwriters out to do a company visit so that they can refresh their memory about the account prior to entering the renewal phase.

Months  
9 & 10

Month 9 begins with an audit of the ratings exposures to be sure that we are on track based on the original policy projections.

In month 9 we will also conduct another review of all open claims and assure that any claims that have closed since the preliminary mod has been calculated are reported to NCCI.

In month 9 we will also finalize the exposure projections for the upcoming renewal so that we are able to prepare the applications and submit to underwriting.

In month 10 we are negotiating the terms and pricing of your upcoming renewal.

We also provide you with a projected dividend return in month 10 so that you know what you will be able to expect.

Months  
11 & 12

Month 11 begins with the finalization of the renewal. We want to have the renewal terms and conditions back early enough that we have plenty of time for any adjustments or changes that need to be made.

A new baseline assessment will be completed, rating the company's improvements over the prior year.

In month 12 we will produce the formalized Risk Management Action Plan for the following 12 month period.

In month 12 we also finalize the metrics we will use to measure performance in the coming year.

We wrap up month 12 by issuing all renewal certificates and beginning the process to prepare for the coming audits.