

RISK TRANSFER

Insurance and Financial Services

Risk Transfer gives you the tools to grow and the resources to mitigate your costs.

Your Team of Industry Experts



Risk Transfer Insurance Agency is a full service MGA that maintains a core discipline on providing insurance solutions for various commercial industries. We utilize our industry expertise and carrier relationships to deliver consultative solutions for our clients, while also advising our clients on how to mitigate their risk exposures.

- Your account is assigned to a team of industry specialists who are dedicated to providing a wealth of resources to service your needs.
- Our approach ensures that managing your insurance program is seamless and easy for you.
- Risk Transfer provides all of the products and services you need from one source.



Market Options to Fit Your Needs



We maintain relationships with a variety of national, regional and specialty insurance carriers in order to provide options to our clients for all of their business needs.



Policy and Certificate Resources



- Online 24/7 access to certificate of insurance
- Speed of delivery to certificate holders to include:
 - Contract Reviews
 - Special Wording Requirements
 - Certificate Holder Negotiations
- Review all policies for appropriate coverage for all commercial insurance lines sold.
- Endorsing policies for customer required policy changes.
- Review premium audits for accuracy, handle dispute resolution.
 - Our pay-as-you-go process typically results in a +/- 3% differential from what was reported against actual.



Customized Insurance Resources



Risk Profile

Analyze your book from the eyes of an insurance company; we provide a thorough report of your book's segmentation by wages, premium, states, class codes, AM Best hazard grade, SIC/NAICS and standard exception codes.

Loss Summary and Projection

We ensure the best pricing and placement options for your portfolio by providing a report that evaluates your historical performance and generates a projection of forecasted losses for the upcoming year.

Executive Summary

Easy-to-understand guide for determining the best course of action for your company to maximize the profitability of your insurance portfolio. Your producer provides recommendations from a detailed review of findings from insurance carriers they've marketed your account to.

Financial Statements Review

By determining your financial state of affairs, we're able to instill confidence in your insurance carrier that you can fulfill your premium financing commitments. We consult with your group regardless of financial deal structure, guaranteed cost, large deductible, retrospective policies, and can provide your internal finance department with targets to book premium and loss fund commitments.



Customized Insurance Resources



Underwriting

We provide clear guidelines on what information is needed for your submissions and also provide a decision tree tool that allows you to quantify your prospective clients' eligibility prior to submitting their business for coverage, this gives you a heads-up on which of your clients are attractive or unattractive from an insurance perspective.

Compliance

We help validate your safety program and drug free workplace policies for compliance purposes; we'll not only ensure that your business is in compliance but also advocate for premium credit eligibility.

We respond to department of insurance requests and inquiries regarding your issued policies to ensure compliance is granted from the state for each of your clients.

Marketing

Submit your business to all viable carrier candidates to provide you with more than one option for your insurance placement.

We provide a net rate comparison on a class code and state level to compare your premium costs from one year to the next to give you a proactive indication for proper budgeting.



Data and Analytics

Provided by Risk Transfer and i3 Analytics



Claims Analytics

Check monthly loss runs and key performance indicators from all of your carriers with access to the i3 Claims Analytics web dashboard.

According to a recent Deloitte study, companies save 4-8% on loss and expense caused by workers' compensation claims when leveraging advanced analytics. Advanced analytics "changes the game" by providing insights that help organizations improve claim outcomes.

Claim Activity Notifications

Automated email alerts that include claim increase and decrease updates, loss reserve alerts and much more.

Predictive Rate Analytics

We allow you to quickly calculate an optimized workers' compensation rate for your clients using the industry's most credible data. Would you like to know that a class code in a state historically averaged a 150% loss ratio or an average claim cost of \$50,000?

Proprietary Payroll Portal

We've engineered an easy-to-use web portal that allows our clients to submit their payroll information for invoicing, client endorsements, PAC Agreements and performance analytics.



Risk Management Resources

Provided by Risk Transfer and RiskAware



Online Resources

Access to the most current risk management tools on the web that includes OSHA resources, workplace safety, human resources, drug-free policies, safety programs, transitional duty tools and much more.

Telephonic Claims Consulting

Cost containment advice from a licensed adjuster.

Claims Advocacy

Have an advisor on standby as claims occur, we'll help you navigate the claims process.

Annual Stewardship Report

Our mid-term checkup gives you the information needed to proactively engage risk mitigation services, eliminate surprises and plan for cost expectations at your renewal.

Best Practices Evaluation

Face to face consultation with RiskAware to identify potential workers' compensation cost containment opportunities.



Experience Mod Management

Provided by Risk Transfer and RiskAware



- We'll help advocate for your best experience mod by providing risk consultation advice, reviewing your claims, pushing insurance companies to reduce or eliminate claims reserves and by closing claims completely.
- We also help confirm that your mod is accurate and can provide a comprehensive analysis of the segments of your portfolio that put your experience mod at risk.



Onboarding Orientation



- We give you a formal introduction to your team that consists of underwriters, account managers, risk control experts and accountants, all with clear roles and obligations to serve you.
- We provide a customer handbook that has detailed guidelines on how to report claims, access services provided by Risk Transfer partner firms RiskAware and i3 Analytics, utilize managed provider networks, access legal defense firms, surveillance services loss prevention services and much more.

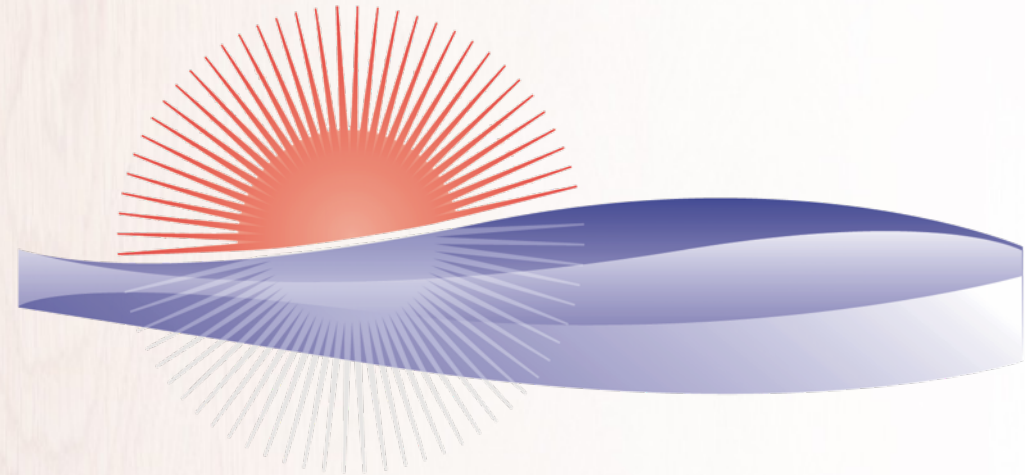


Service Calendar



- Your service calendar includes ongoing contact to track and update your risk management program.

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|-------------------------------------------------|----------------------------------------------------|----------------------------------------------------|--------------------------------------------------------------------------|
| January Risk Profile Book Analysis | February Loss Summary Loss Projection | March Executive Summary | April Policy Check Certificate Issuance |
| May Onboarding Orientation | June Risk Management Consultation | July Claim Management Review | August Light Duty Program Analysis |
| September Stewardship Report | October Best Practices Evaluation | November Experience Mod Management | December Annual Strategic Plan (Goals and Objectives) |



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Visit us at **Risktransfer.com**
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