



C A L I B R A T E

The Measure Of Successful Risk Management

Risk Management

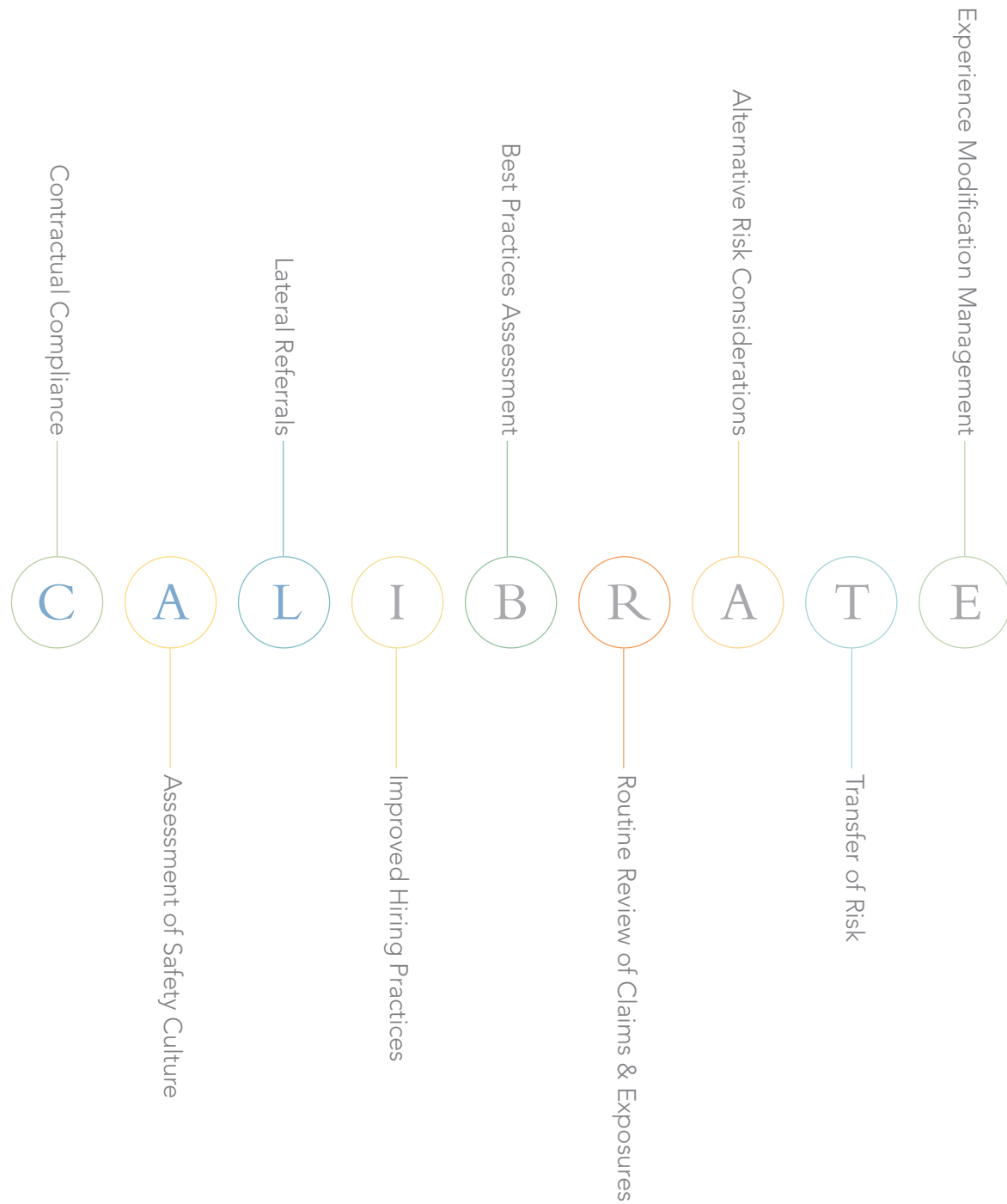
is not just the delivery of an insurance quote.

It's much more than a coverage versus current cost proposition.

A real Risk Management Solution is one that takes into account your continuously changing and growing operations, your hiring practices, your safety culture, your risk transfer mechanisms, and any other business practices that contribute to risk.

CALIBRATE is a proprietary best practices approach developed by CAL to continually measure and address the risks confronting your business.

We know that by helping you mitigate risk, we can deliver improved coverage options and lower your costs of risk over the long-term.



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Contractual Compliance

We will implement a standardized process by which you can share with us the insurance requirements of any project being considered. We'll review, assess, confirm compliance, or address non-compliance insurance issues prior to bid submission and do the same prior to contract signing, should you become the successful bidder. You'll enjoy a level of confidence that comes with knowing your bid includes costs of risk, and that you can confirm compliance up front to avoid payment delays.

notes: _____

implemented:



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Assessment of Safety Culture

We will engage an independent safety consultant on your behalf.

This expert will explore, assess and report on the safety culture that exists in your company and on the job site. We will also offer guidance in creating a culture in which your employees are engaged in the management of risk.

notes: _____

implemented:



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Improved Hiring Practices

We will take steps to assist you in your hiring procedures in order to help you avoid the resulting costs of bad or illegal hires. Through our partnerships we will provide access to background checks at reduced rates and access to an advanced MVR monitoring service to provide you with notice of employee driving violations.

notes: _____

_____ implemented:



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Routine Review of Claims and Exposure Basis

We will regularly review all open claims with you or your staff and provide expert guidance throughout the claims process to guide you to the best possible outcome.

We will also provide scheduled reviews of payrolls, subcontract costs, and revenues to ensure accurate premium costs.

notes: _____

implemented:



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Alternative Risk Considerations

We will provide consideration and guidance in exploring alternative risk management solutions that might lead to more favorable or cost-effective options for you.

Self-insurance programs, captives, wrap-ups, loss-sensitive plans and other such approaches may provide greater opportunity or may better address your cost of risk.

notes: _____

implemented:



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Transfer of Risk

We will review your subcontractor agreements in an effort to protect your interests and help modify those agreements in order to effectively transfer risk whenever appropriate. We will also provide tools and assist in training your staff to monitor compliance with your agreements.

notes: _____

implemented:



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Experience Modification Management

We will offer tools and techniques to help you better manage your experience modification. We will also audit your experience modification for accuracy and make corrections when it's advantageous for you. By addressing open claims at the appropriate time we can favorably address those losses that impact your experience modification calculation.

notes: _____

implemented:



CAL RISK MANAGEMENT WORKBOOK

Like any insurance agency, CAL can provide you with a quote. In fact, we enjoy the limited appointment of South Florida's best and most competitive construction-focused insurance providers – companies to whom most of the area's largest and oldest agencies do not have access. But we don't think that's enough.

We believe that providing effective risk management is an on-going process and that delivering it means becoming your risk management partner. CALIBRATE is our guide. It's how we assess your situation, determine your needs, identify problem areas, and begin a process that will lead you to an appropriate cost of risk – today and over the long-term. No other agency or broker offers construction firms this engaged and structured approach to risk management.

This is what we do, and we believe you should expect nothing less.



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