

**RIMS® Quality Improvement Process
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1. Integrity – Speaks to the fundamental quality of a successful relationship.

REF#1.1	Trends & Activities - Industry partners continuously analyze trends and activities which may apply to or affect programs and services.
RISK MANAGER/BROKER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides the Broker with relevant internal or industry trade publications and information that will assist in supporting the account. <p>Broker:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides periodic reports, publications, or access to website information advising the Risk Manager on industry activities and trends. <input type="checkbox"/> Monitors the financial condition of carriers and service providers and shares that knowledge with the Risk Manager.
RISK MANAGER/UNDERWRITER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides the Underwriter with relevant internal or industry trade publications and information that will assist in supporting the account. <p>Underwriter:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Participates in industry-specific events and remains current on all legal and regulatory matters relevant to the Risk Manager's industry. <input type="checkbox"/> Provides the Risk Manager with information on industry trends and significant claims relevant to the Risk Manager.
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides the Claims Services Provider with relevant internal or industry trade publications and information that will assist in supporting the account. <p>Claims Services Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides periodic reports, publications, or access to website information advising the Risk Manager on industry activities and trends.
RISK MANAGER/SAFETY & LOSS CONTROL PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides the Safety & Loss Control Provider with relevant internal or industry trade publications and information that will assist in supporting the account. <p>Safety & Loss Control Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides periodic reports, publications, or access to website information advising the Risk Manager on industry activities and trends.

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REF#1.2	Confidentiality - Information is considered privileged and any breach of confidentiality is disclosed.
RISK MANAGER/BROKER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides a confidentiality agreement to be signed by all relevant parties. <input type="checkbox"/> Approves the only team members or persons permitted to handle sensitive information. <p>Broker:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Transmits all reports using secure technology.
RISK MANAGER/UNDERWRITER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides a confidentiality agreement to be signed by all relevant parties. <p>Underwriter:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Makes use of information from the Risk Manager for marketing purposes only with specific prior permission from the Risk Manager. <input type="checkbox"/> Transmits all reports using secure technology.
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides a confidentiality agreement to be signed by all relevant parties. <input type="checkbox"/> Approves the only team members or persons permitted to handle sensitive information. <input type="checkbox"/> Ensures that all security requirements of both parties are met according to agreed terms. <input type="checkbox"/> Ensures that information security audits, if required, achieve a passing score. <p>Claims Services Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Transmits all reports using secure technology.
RISK MANAGER/SAFETY & LOSS CONTROL PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides a confidentiality agreement to be signed by all relevant parties. <input type="checkbox"/> Approves the only team members or persons permitted to handle sensitive information. <p>Safety & Loss Control Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Transmits all reports using secure technology.

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REF#1.3	Performance Commitment - Defined and agreed levels of performance that are tied to industry partner compensation while complying with local insurance laws.
RISK MANAGER/BROKER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides the Broker with the necessary information and support to meet performance commitment targets. <p>Broker:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Collaborates with the Risk Manager to develop and confirm criteria, measurements and compensation impacts. Emphasis should be on creating criteria that tie to the company business goals using quantitative measurements as much as possible.
RISK MANAGER/UNDERWRITER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Coordinates with the Broker, if applicable, to provide specific feedback relating to agreed upon standards. <input type="checkbox"/> Works with all parties to ensure that they agree with the specific performance targets. <p>Underwriter:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Understands the timing & quality requirements from the Risk Manager and agrees with the broker commitment to the recommended service levels if applicable.
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Agrees upon services to be provided and paid for in advance of contract inception or renewal. <input type="checkbox"/> Provides all parties with the necessary information and support to meet performance commitment targets. <p>Claims Services Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides a draft service agreement for consideration by the Risk Manager at least 30 days prior to effective date of annual agreement. <input type="checkbox"/> Completes initial claims investigation within two days after notice of claim, and completes or attempts initial contact with the claimant within 24 hours. <input type="checkbox"/> Establishes goals with Risk Manager. Demonstrates a commitment to continuous improvement by establishing cycle time reduction and cost savings goals, if that is an objective of the Risk Manager.
RISK MANAGER/SAFETY & LOSS CONTROL PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Agrees upon services to be provided and paid for in advance of contract inception or renewal. <input type="checkbox"/> Provides all parties with the necessary information and support to meet performance commitment targets. <p>Safety & Loss Control Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Establishes goals with Risk Manager. Demonstrates a commitment to continuous improvement by establishing cycle time reduction and cost savings goals, if that is an objective of the Risk Manager.

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REF#1.4	Program Design – Seeks knowledge of the marketplace to secure best terms and conditions for coverage at competitive and reasonable costs.
RISK MANAGER/BROKER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Works with the Broker during program renewal discussions to define the terms and conditions of all insurance transactions. These terms and conditions are to be used when marketing the program. <p>Broker:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Recommends, negotiates, and implements new products and services that will make it easier and more efficient for the Risk Manager to manage risk. <input type="checkbox"/> Reviews and presents all quality market responses to the Risk Manager in a clear and consistent manner. <input type="checkbox"/> Provides benchmark data, including financial strength of insurers, and all short-listed insurers to the Risk Manager for consideration. <input type="checkbox"/> Provides the Risk Manager with the ancillary agreements and signature documents required to bind market responses. <input type="checkbox"/> Documents and shares how they made a good faith attempt to obtain competitive coverage for the Risk Manager.
RISK MANAGER/UNDERWRITER	<p>Risk Manager: N/A</p> <p>Underwriter:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Recommends improvements that could be made to the Risk Manager's program. <input type="checkbox"/> Recommendations new insurance products and services that might be of use to the Risk Manager. <input type="checkbox"/> Develops internal and external business relationships that will benefit the Risk Manager.
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager: N/A</p> <p>Claims Services Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Develops key relationships with third parties, such as claim investigation services and health record retrieval services that may enhance the Risk Manager's claims processing abilities. <input type="checkbox"/> Provides proactive support in claims handling processes. (e.g., shares "best practices" with the Risk Manager to improve claim outcomes.) <input type="checkbox"/> Provides the Risk Manager with benchmarking data for losses. <input type="checkbox"/> Provides recommended loss mitigation techniques to the Risk Manager that draw upon industry knowledge of other organizations with similar exposures.
RISK MANAGER/SAFETY & LOSS CONTROL PROVIDER	<p>Risk Manager: N/A</p> <p>Safety & Loss Control Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Develops key relationships with third parties that may enhance the Risk Manager's safety and loss control programs.

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REF#1.5	Claim Reporting - Reports claims timely and accurately.
RISK MANAGER/BROKER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides all known claim information promptly at time of report. <p>Broker:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Reports 100% of claims to industry partners within two business days of receipt of complete notice and reporting agreement from the Risk Manager. <input type="checkbox"/> Reports claims to the excess insurer in accordance with policy terms.
RISK MANAGER/UNDERWRITER	<p>Risk Manager: N/A</p> <p>Underwriter: N/A</p>
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides all known claim information promptly at time of report. <p>Claims Services Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Reports appropriate percent of claims to industry partners within two business days of receipt of complete notice and reporting agreement from the Risk Manager. <input type="checkbox"/> Reports claims to the excess insurer in accordance with policy terms.
RISK MANAGER/SAFETY & LOSS CONTROL PROVIDER	<p>Risk Manager: N/A</p> <p>Safety & Loss Control Provider: N/A</p>

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REF#1.6	Stewardship Report - Presents periodic stewardship report to the Risk Manager that includes coverage placements, loss analysis, goals and objectives for the coming year, alternatives for program improvement, benchmarking data if available and accomplishments.
RISK MANAGER/BROKER	<p>Risk Manager: N/A</p> <p>Broker:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Presents an Annual Executive Summary to the Risk Manager, which includes a review of services performed, achievements and opportunities for improvement, and a review of the QIP process.
RISK MANAGER/UNDERWRITER	<p>Risk Manager: N/A</p> <p>Underwriter:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Participates in the development of an annual stewardship report to the Risk Manager that includes coverage placements, loss analysis, goals and objectives for coming year, alternatives for program improvement and accomplishments.
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager: N/A</p> <p>Claims Services Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Presents an Annual Executive Summary to the Risk Manager, which includes a review of services performed, achievements and opportunities for improvement by both the Claims Services Provider and the Risk Manager. <input type="checkbox"/> Presents an Annual Loss Analysis report to the Risk Manager.
RISK MANAGER/SAFETY & LOSS CONTROL PROVIDER	<p>Risk Manager: N/A</p> <p>Safety & Loss Control Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Presents an Annual Executive Summary to the Risk Manager, which includes a review of services performed, achievements and opportunities for improvement. <input type="checkbox"/> Presents an Annual Loss Analysis report to the Risk Manager.

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2. Transparency – Represents an openness of process and is essentially the operational equivalent of trust.

REF#2.1	<u>Compensation</u> - All compensation and related party transactions are fully disclosed and justified.
RISK MANAGER/BROKER	<p>Risk Manager: N/A</p> <p>Broker:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Clearly discloses all compensation generated as a result of a client's account. <input type="checkbox"/> Provides a list of charges by type of service performed. <input type="checkbox"/> Communicates which services may fall outside the existing fee/commission arrangement. <input type="checkbox"/> Informs wholesalers, reinsurance brokers, and other third-party intermediaries of the requirement to disclose income earned from the transaction.
RISK MANAGER/UNDERWRITER	<p>Risk Manager: N/A</p> <p>Underwriter:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Commissions, assessments, taxes and surcharges should be clearly disclosed by the insurance company and identified on the written proposal.
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager: N/A</p> <p>Claims Services Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides a list of charges by type of service performed or claim type. <input type="checkbox"/> Communicates all ancillary costs, including financial security requirements. <input type="checkbox"/> Communicates which services may fall outside the existing remuneration arrangement. <input type="checkbox"/> Provides complete information on all income derived from the Risk Manager's business, including fees from the Risk Manager's company, income from carriers, and income from third party providers.
RISK MANAGER/SAFETY & LOSS CONTROL PROVIDER	<p>Risk Manager: N/A</p> <p>Safety & Loss Control Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides a list of charges by type of service performed. <input type="checkbox"/> Communicates which services may fall outside the existing fee/commission arrangement. <input type="checkbox"/> Provides invoices indicating the breakdown of charges.

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REF#2.2	Best Practices - Clearly communicates, maintains and follows internal and industry-wide best practices.
RISK MANAGER/BROKER	<p>Risk Manager: N/A</p> <p>Broker:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Identifies “best practices” in the Risk Manager’s industry as well as its own specific “best practices” and communicates how the Risk Manager can follow or benefit from them. <input type="checkbox"/> Reviews internal “best practices” and professional requirements with the Risk Manager and explains the internal performance evaluation criteria.
RISK MANAGER/UNDERWRITER	<p>Risk Manager: N/A</p> <p>Underwriter:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Identifies “best practices” in the Risk Manager’s industry and communicates how the Risk Manager can follow or benefit from them. <input type="checkbox"/> Reviews internal “best practices” and professional requirements with the Risk Manager and explains the internal performance evaluation criteria.
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager: N/A</p> <p>Claims Services Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Identifies “best practices” in the Risk Manager’s industry and communicates how the Risk Manager can follow or benefit from them. <input type="checkbox"/> Reviews internal “best practices” and professional requirements with the Risk Manager and explains the internal performance evaluation criteria.
RISK MANAGER/SAFETY & LOSS CONTROL PROVIDER	<p>Risk Manager: N/A</p> <p>Safety & Loss Control Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Identifies “best practices” in the Risk Manager’s industry and communicates how the Risk Manager can follow or benefit from them. <input type="checkbox"/> Reviews internal “best practices” and professional requirements with the Risk Manager and explains the internal performance evaluation criteria. <input type="checkbox"/> Supplies safety practice benchmarking data applicable to the Risk Manager's industry.

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REF#2.3	Invoicing - Invoices for services and premiums are issued accurately and with disclosure of all relevant data.	
RISK MANAGER/BROKER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Pay in accordance with the applicable payment terms and trade agreements. <input type="checkbox"/> Incurs zero penalty or interest charges as a result of late payments of premiums or claims settlements. <p>Broker:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Assists the Risk Manager in determining the most efficient invoicing plan for each line of coverage. <input type="checkbox"/> Discloses any required adjustments to invoices in advance of issuance in the event of a global placement or placement involving surplus lines, taxes and fees. <input type="checkbox"/> Submits accurate invoices 100% of the time and within two business days of binding coverage. 	
RISK MANAGER/UNDERWRITER	<p>Risk Manager: N/A</p> <p>Underwriter:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Assists in determining the most efficient invoicing plan, including coordination with other industry partners. <input type="checkbox"/> Submits accurate invoices 100% of the time and within seven business days of binding coverage. 	
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Pays invoices from the Claims Services Provider within 30 days of receipt. <p>Claims Services Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Assists the Risk Manager in determining the most efficient invoicing plan. <input type="checkbox"/> Submits accurate invoices 100% of the time, which provides required contract identification information on each invoice. 	
RISK MANAGER/SAFETY & LOSS CONTROL PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Pays invoices from the Safety & Loss Control Provider within 30 days of receipt. <p>Safety & Loss Control Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Assists the Risk Manager in determining the most efficient invoicing plan. <input type="checkbox"/> Submits accurate invoices 100% of the time, which provide breakdown of charges on each invoice. 	

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3. Client Centricity – Is a business principle that focuses first and foremost on the needs of the clients.

REF#3.1	Business & Industry Knowledge - Risk Manager and industry partners understand their company's business issues and industry issues and share this information with one another.
RISK MANAGER/BROKER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Updates the Broker regularly on key business issues and challenges facing the company. This includes personal goals for the company set by the Risk Manager's senior management. <input type="checkbox"/> Communicates changes that may impact the risk profile with internal executives. These include new products or key operational changes. <p>Broker:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Demonstrates an understanding of risk management practices in the Risk Manager's industry. <input type="checkbox"/> Provides guidance on industry risk practices, including compliance with regulatory requirements. <input type="checkbox"/> Holds quarterly meetings to review the Risk Manager's operations.
RISK MANAGER/UNDERWRITER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Understands the business issues its organization faces, along with the components of risk specific to the industry and product segmentation risks. Communicates these issues to the Underwriter and provides access to internal subject matter experts. <input type="checkbox"/> Advises the Underwriter of key operational changes in advance of mid-year review meeting or sooner if necessary. <p>Underwriter:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Demonstrates an understanding of the Risk Manager's philosophy on accepting and transferring risk. <input type="checkbox"/> Holds semi-annual meetings with the Risk Manager to review the company's operations and strategic initiatives. <input type="checkbox"/> Monitors industry issues and communicates relevant information to the Risk Manager.
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Understands the organization's requirements for claims handling and communicates these issues to the Claims Services Provider. <input type="checkbox"/> Advises the Claims Services Provider of changes in the risk profile. <p>Claims Services Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Demonstrates an understanding of the Risk Manager's loss history and claim payment philosophy. <input type="checkbox"/> Demonstrates an understanding of risk management practices in the Risk Manager's industry and shares new claims trends that could affect the Risk Manager's company. <input type="checkbox"/> Provides guidance on industry claims handling practices, including compliance with regulatory requirements.

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REF#3.1	Business & Industry Knowledge - Risk Manager and industry partners understand their company's business issues and industry issues and share this information with one another.
RISK MANAGER/SAFETY & LOSS CONTROL PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none">❑ Understands the organization's loss history, safety culture, and its current safety and loss control opportunities. These issues are communicated to the Safety & Loss Control Provider.❑ Advises the Safety & Loss Control Provider of new products or key operational changes. <p>Safety & Loss Control Provider:</p> <ul style="list-style-type: none">❑ Demonstrates an understanding of the Risk Manager's operations and risk exposures.❑ Demonstrates an understanding of the Risk Manager's loss history, in terms of loss types, frequency/severity, and loss drivers.

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REF#3.2	Service Team - Key members of the service team are retained on account or when changes are absolutely necessary, overall team expertise is maintained.
RISK MANAGER/BROKER	<p>Risk Manager:</p> <ul style="list-style-type: none"> ❑ Provides the Broker with a list of key internal contacts, notifies the Broker of team changes as soon as possible, and replaces team members with similarly qualified representatives. <p>Broker:</p> <ul style="list-style-type: none"> ❑ Makes every reasonable effort to ensure that a majority of the Broker's key team members serve the account for an agreed upon period of time. ❑ Notifies the Risk Manager within one business day of any account team changes and implements a transition team. ❑ Replaces account team personnel with similarly qualified representatives and communicates account team changes to industry partners. ❑ Establishes a primary point of contact and provides the Risk Manager with an account team list, including appropriate back-up.
RISK MANAGER/UNDERWRITER	<p>Risk Manager:</p> <ul style="list-style-type: none"> ❑ Makes clear the chain of underwriting authority and approval that will be involved in the Risk Manager's business. ❑ Provides the Underwriter with a list of key internal contacts and notifies the Underwriter promptly of any changes. <p>Underwriter:</p> <ul style="list-style-type: none"> ❑ Makes every reasonable effort to ensure that a majority of the Underwriter's key team members serve the account for an agreed upon period of time. ❑ Ensures that transition plans are established for team changes, and that team members are replaced with similarly qualified representatives. ❑ Identifies key backup, introduces them to the Risk Manager, and keeps them advised of key relationship activities.

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REF#3.2	Service Team - Key members of the service team are retained on account or when changes are absolutely necessary, overall team expertise is maintained.
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"> ❑ Provides the Claims Services Provider with a list of key internal contacts and prompt notification of any changes. <p>Claims Services Provider:</p> <ul style="list-style-type: none"> ❑ Ensures that key team members remain consistent for an agreed upon period of time, that transition plans are established for team changes, and that team members are replaced with similarly qualified representatives. ❑ Notifies the Risk Manager within one business day of any key claim team changes and communicates account team changes to industry partners. ❑ Establishes a primary point of contact and provides the Risk Manager with an account team list, including location addresses and appropriate backups.
RISK MANAGER/SAFETY & LOSS CONTROL PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"> ❑ Provides the Safety & Loss Control Provider with a list of key internal contacts, notifies the Safety & Loss Control Provider of team changes as soon as possible, and replaces team members with similarly qualified representatives. <p>Safety & Loss Control Provider:</p> <ul style="list-style-type: none"> ❑ Ensures that the majority of key team members remain consistent for an agreed period of time. ❑ Notifies the Risk Manager within one business day of any account team changes and implements a transition team. ❑ Replaces account team personnel with similarly qualified representatives and receives Risk Manager's approval of all team changes. ❑ Establishes a primary point of contact and provides the Risk Manager with an account team list, including location addresses and appropriate backups.

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REF#3.3	Service Coordination - All industry partners work with and coordinate with other partners maximizing the benefits to the Risk Manager.
RISK MANAGER/BROKER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Coordinates all meeting expectations in advance and manages logistical issues. <p>Broker:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Participates in and coordinates all meetings with underwriters, consultants, claims personnel, loss control specialists, insurers, adjusters, lawyers, etc., in order to facilitate the exchange of information. This includes agenda preparation. <input type="checkbox"/> Resolves or mitigates disputes and conflicts between other parties during the administration of the program. <input type="checkbox"/> Monitors claim reporting practices to ensure compliance with policy terms and applicable service instructions. <input type="checkbox"/> Negotiates claim handling issues with the Underwriter in accordance with the Risk Manager's guidance.
RISK MANAGER/UNDERWRITER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Coordinates all meeting expectations in advance and manages logistical issues. <p>Underwriter:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Participates in and coordinates meetings with internal contacts. This includes underwriters, consultants, claims personnel, loss control, etc. <input type="checkbox"/> Helps to resolve or mitigate disputes and conflicts between other parties during the administration of the program. <input type="checkbox"/> Collaborates with other industry partners to assist the Risk Manager.
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Coordinates all meeting expectations in advance and manages logistical issues. <p>Claims Services Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Participates in open meetings with the Risk Manager and industry partners. <input type="checkbox"/> Demonstrates ability to coordinate services with other benefit programs/vendors. (Coordination with salary continuation, FMLA, etc.).
RISK MANAGER/SAFETY & LOSS CONTROL PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Coordinates all meeting expectations in advance and manages logistical issues. <p>Safety & Loss Control Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Participates in open meetings with the Risk Manager and industry partners.

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REF#3.4	Resources – Identifies and access the resources needed to address the Risk Manager’s objectives.
RISK MANAGER/BROKER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides the Broker with regular access to key personnel and executive management in order to gain a thorough understanding of specific risks/issues, such as current and planned foreign operations and opportunities. <p>Broker:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides access to worldwide resources within its organization or within its resource network for such issues as claims handling, loss control, and exposure mitigation. <input type="checkbox"/> Places foreign coverage and handles foreign claims with minimum difficulty or expense. <input type="checkbox"/> Provides effective specialist response to 100% of all data requests within five business days or immediately advises and explains the need for more time. <input type="checkbox"/> Creates market capacity for specific needs identified by the Risk Manager.
RISK MANAGER/UNDERWRITER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides the Underwriter with regular access to key personnel and executive management in order to gain a thorough understanding of specific risks/issues, such as current and planned foreign operations and opportunities. <p>Underwriter:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Serves as the Risk Manager’s champion providing information on different product lines available domestically or internationally. <input type="checkbox"/> Provides access to specialists within its organization (domestically and globally) or in its resources network to provide expertise or capability when needed. <input type="checkbox"/> Creates market capacity for specific needs.
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides the Claims Services Provider with a list of key internal contacts and notifies of team changes as soon as possible. <p>Claims Services Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Establishes a primary point of contact and provides the Risk Manager with an account team list, including appropriate backups. <input type="checkbox"/> Demonstrates the ability to coordinate services with other benefit programs/vendors. (Coordination with Salary continuation, FMLA, etc.) <input type="checkbox"/> Provides access to specialists within its organization or within its resource network for such issues as claims handling and exposure mitigation, including those outside the Risk Manager’s home country. <input type="checkbox"/> Provides effective specialist response to 100% of all data requests within five business days or immediately advises and explains the need for more time.

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REF#3.4

Resources – Identifies and access the resources needed to address the Risk Manager’s objectives.

**RISK MANAGER/SAFETY & LOSS
CONTROL PROVIDER**

Risk Manager:

- Advises the Safety & Loss Control Provider of all current and planned foreign operations.

Safety & Loss Control Provider:

- Provides safety and loss control services outside the Risk Manager’s home country.
- Provides access to worldwide resources for expertise or capability when needed, such as for safety, loss control, and exposure mitigation.

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REF#3.5	Proactive Improvement - Offers suggestions, options or alternatives to improve the Risk Manager's program and exceed its goals and objectives.
RISK MANAGER/BROKER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Communicates perceived program weaknesses and internal program objectives to the Broker. <p>Broker:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides no less than quarterly updates on open items. <input type="checkbox"/> Suggests changes in retentions, limits, and coverage as dictated by market conditions. <input type="checkbox"/> Identifies weaknesses in current program and develops a mitigation strategy. <input type="checkbox"/> Provides limit and price benchmarking data with all marketing and renewal efforts.
RISK MANAGER/UNDERWRITER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Communicates perceived program weaknesses and internal program objectives to the Underwriter. <p>Underwriter:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Creates a defined timeline for approaching the Risk Manager regarding renewals and follow-up. <input type="checkbox"/> Collectively, all parties communicate service and performance issues to their counterparts no less than quarterly. <input type="checkbox"/> Provides quarterly updates on outstanding issues.
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Prepares teams for meetings and provides an agenda in advance. <input type="checkbox"/> Communicates perceived program weaknesses and internal program objectives. <p>Claims Services Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides no less than monthly updates on open items unless otherwise agreed upon on an individual file basis. <input type="checkbox"/> Periodically reviews the claims service model with the Risk Manager and provides alternatives if the current model does not meet the "best in class" expectations of either party. <input type="checkbox"/> Agrees on processes to rectify weaknesses.
RISK MANAGER/SAFETY & LOSS CONTROL PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Prepares teams for meetings and provides an agenda in advance. <input type="checkbox"/> Communicates perceived program weaknesses and internal program objectives. <p>Safety & Loss Control Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides no less than monthly updates on open items. <input type="checkbox"/> Advises the Risk Manager of changes in circumstances when they arise, rather than waiting for regularly scheduled conferences.

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REF#3.6	Contracts - Services outlined under contract and multi-year options are offered.	
RISK MANAGER/BROKER	<p>Risk Manager: N/A</p> <p>Broker: Offers multi-year contracts with agreed pricing that reflects market conditions.</p>	
RISK MANAGER/UNDERWRITER	<p>Risk Manager: N/A</p> <p>Underwriter: <input type="checkbox"/> Provides multi-year contract with variable annual pricing or advises the Risk Manager of reasons multi-year agreements are not available.</p>	
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager: N/A</p> <p>Claims Services Provider: <input type="checkbox"/> Offers multi-year contracts with variable pricing that reflects market conditions for the various classes, methods and severity of claims handled.</p>	
RISK MANAGER/SAFETY & LOSS CONTROL PROVIDER	<p>Risk Manager: N/A</p> <p>Safety & Loss Control Provider: <input type="checkbox"/> Offers multi-year contracts with variable pricing that reflects market conditions for the various classes and methods.</p>	

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REF#3.7	Technology - Uses information technology to effectively, efficiently and securely support the delivery of services and products.
RISK MANAGER/BROKER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides all documents in electronic format or gives a valid reason for non-compliance. <p>Broker:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides all documents in electronic format or gives a valid reason for non-compliance. <input type="checkbox"/> Provides an electronically compatible system to access reports and data. <input type="checkbox"/> Serves as an advocate to underwriters and service providers to encourage electronic delivery of documents. <input type="checkbox"/> Provides 24/7 access to its online system, which should have less than 1% downtime.
RISK MANAGER/UNDERWRITER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides all documents in an electronically compatible format or gives a valid reason for non-compliance. <input type="checkbox"/> Agrees to use CD-ROM or secure web-based insurance submissions whenever possible. <p>Underwriter:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides all documents, including policies, to the Risk Manager in electronically compatible format or gives a valid reason for non-compliance. <input type="checkbox"/> Provides a website for access to additional information and available products. <input type="checkbox"/> Agrees to use CD-ROM or secure web-based insurance submissions whenever possible.
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides all documents in an electronically compatible format or gives a valid reason for non-compliance. <p>Claims Services Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides all documents in electronic format or gives a valid reason for non-compliance. <input type="checkbox"/> Provides an electronically compatible system to access reports and data. <input type="checkbox"/> Provides the Risk Manager with passwords and continuous electronic access to data and other resources, as offered in the service agreement. <input type="checkbox"/> Provides 24/7 access to its online system, which should have less than 1% downtime.
RISK MANAGER/SAFETY & LOSS CONTROL PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides all documents in an electronically compatible format or gives a valid reason for non-compliance. <p>Safety & Loss Control Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides all documents in electronic format or gives a valid reason for non-compliance. <input type="checkbox"/> Offers an electronically compatible system to access reports and data. <input type="checkbox"/> Provides the Risk Manager with passwords and continuous electronic access to data and other resources, as offered in the service agreement. <input type="checkbox"/> Provides 24/7 access to its online system, which should have less than 1% downtime.

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REF#3.8	Timeliness & Accuracy - Service, data and communications standards are established and maintained.
RISK MANAGER/BROKER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides the Broker with the necessary information and accurate requests in order to meet targets. <input type="checkbox"/> Provides phone or e-mail response to Broker inquiries within one business day at least 90% of the time. <input type="checkbox"/> Responds to urgent requests within one business day. <p>Broker:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Responds to urgent requests within one business day. <input type="checkbox"/> Reviews all documents provided by the Underwriter prior to submission to the Risk Manager and communicates inaccuracies to the Risk Manager and the Underwriter. <input type="checkbox"/> Forwards insurance policies to the Risk Manager within 15 business days of receiving them from the Underwriter. <input type="checkbox"/> Obtains corrections for policies with errors and forwards a corrected policy to the Risk Manager within 30 business days from first receipt of the incorrect policy.
RISK MANAGER/UNDERWRITER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Responds to requests for information from the Underwriter as soon as possible, but no later than five business days. <input type="checkbox"/> Provides the Underwriter with the necessary information and accurate requests in order to meet above targets. <input type="checkbox"/> Provides the Underwriter with a time frame for response to questions or information if unable to answer immediately. <p>Underwriter:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides the Risk Manager with a time frame for response to questions or information if unable to answer immediately.
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Responds to requests for information from the Claims Services Provider as soon as possible, but no later than five business days. <input type="checkbox"/> Provides the Claims Services Provider with the necessary information and accurate requests in order to meet above targets. <input type="checkbox"/> Responds to urgent requests within one business day. <p>Claims Services Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Responds to urgent requests within one business day. <input type="checkbox"/> Provides material information, such as proposals, reports, and other documents that are correct 90% of the time on the first presentation and 100% of the time on the second presentation, after errors are noted. <input type="checkbox"/> Implements quality improvement initiatives to address below-target-level performance and communicates improvements to the Risk Manager.

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REF#3.8	Timeliness & Accuracy - Service, data and communications standards are established and maintained.
RISK MANAGER/SAFETY & LOSS CONTROL PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"><input type="checkbox"/> Responds to requests for information from the Safety & Loss Control Provider as soon as possible, but no later than five business days.<input type="checkbox"/> Provides the Safety & Loss Control Provider with the necessary information and accurate requests in order to meet above targets.<input type="checkbox"/> Responds to urgent requests within one business day. <p>Safety & Loss Control Provider:</p> <ul style="list-style-type: none"><input type="checkbox"/> Responds to urgent requests within one business day.<input type="checkbox"/> Implements quality improvement initiatives to address below-target-level performance and communicates improvements to the Risk Manager.<input type="checkbox"/> Provides material information, such as proposals, reports, and other documents that are correct 90% of the time on first presentation and 100% of the time on second presentation, after errors are noted.

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REF#3.9	Education - Maintains education of service team and imparts knowledge to Risk Manager and staff through appropriate mechanisms.
RISK MANAGER/BROKER	<p>Risk Manager: N/A</p> <p>Broker:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Offers periodic seminars and training sessions for the Risk Manager. <input type="checkbox"/> Disseminates market trends and updates via e-mail, videoconferencing or internet updates.
RISK MANAGER/UNDERWRITER	<p>Risk Manager: N/A</p> <p>Underwriter:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Offers periodic seminars and training sessions for the Risk Manager. <input type="checkbox"/> Disseminates market trends and updates via videoconferencing or internet updates. <input type="checkbox"/> Provides access to knowledge on an ongoing basis through appropriate delivery channels. <input type="checkbox"/> Offers to provide one policy workshop during the year to educate the Risk Manager and other key individuals on policy terms and conditions.
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager: N/A</p> <p>Claims Services Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Offers the Risk Manager at least two specific training sessions over the course of the year, on such topics as Proactive Claim Investigation and Return to Work <input type="checkbox"/> Presents an annual overview of its internal quality program and associated systems, including key metrics and quality improvement initiatives.
RISK MANAGER/SAFETY & LOSS CONTROL PROVIDER	<p>Risk Manager: N/A</p> <p>Safety & Loss Control Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Assists the Risk Manager in understanding the relationships between injury prevention strategies, claim mitigation and impacts to premiums and expense modifiers. <input type="checkbox"/> Presents an annual overview of its internal quality program and associated systems, including key metrics and quality improvement initiatives.

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REF# 3.10	Service Standards - Develops mutually acceptable scope of services and responsibilities, measurements and desired outcomes outlined in a service contract with partners.
RISK MANAGER/BROKER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Collaborates with the Broker to finalize agreement prior to contract execution and remuneration. <p>Broker:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Participates in the development of service standards and performance guarantees for industry service partners such as third-party administrators, consultants, actuaries, etc., which will be incorporated into written service agreements. <input type="checkbox"/> Provides a draft service agreement for consideration by the Risk Manager at least 30 days prior to expiration of annual agreement.
RISK MANAGER/UNDERWRITER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Reviews and assists in finalizing the annual agreement and takes the lead on coordinating the agreement among all parties. <p>Underwriter:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Assists the Risk Manager and the Broker in the development of specific performance criteria with various program partners. <input type="checkbox"/> Collaborates with all parties to draft a service agreement, including specific service requirements and standards, for submission to the Risk Manager at least 30 days prior to expiration of annual renewal.
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Collaborates with the Claims Services Provider to finalize agreement prior to contract execution and remuneration. <p>Claims Services Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides a draft service agreement for consideration by the Risk Manager at least 30 days prior to expiration of annual agreement.
RISK MANAGER/SAFETY & LOSS CONTROL PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Collaborates with the Safety & Loss Control Provider to finalize agreement prior to contract execution and remuneration. <input type="checkbox"/> Establishes specific, mutually agreed upon safety and loss control goals annually to be included in the service plan. <p>Safety & Loss Control Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides a draft service agreement for consideration by the Risk Manager at least 30 days prior to expiration of annual agreement. <input type="checkbox"/> Furnishes a proactive service plan in line with the Risk Manager's corporate objectives. <input type="checkbox"/> Cooperates to establish specific, mutually agreed upon safety and loss control goals on an annual basis and includes these in the service plan.

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REF#3.11	Service Requirements - Negotiates account handling instructions and appropriate communication to service team.
RISK MANAGER/BROKER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Documents and circulates specific and measurable instructions to the Broker. <p>Broker: N/A</p>
RISK MANAGER/UNDERWRITER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Documents and circulates specific and measurable instructions to the Underwriter. <p>Underwriter: N/A</p>
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Works closely with the Claims Services Provider to ensure that all service instructions are realistic and clearly understood prior to implementation. <p>Claims Services Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Reviews the service instructions with the Risk Manager on an “as needed” basis or a semi-annual basis, whichever comes first, and makes changes as needed. <input type="checkbox"/> Makes service instructions available to the service team by an electronic medium.
RISK MANAGER/SAFETY & LOSS CONTROL PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Documents and circulates specific instructions to the Safety & Loss Control Provider in a timely manner. <input type="checkbox"/> Works closely with the Safety & Loss Control Provider to ensure that all service instructions are realistic and clearly understood prior to implementation. <input type="checkbox"/> Clearly communicates injury prevention philosophy. <p>Safety & Loss Control Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides a draft service agreement for consideration by the Risk Manager at least 30 days prior to expiration of annual agreement. <input type="checkbox"/> Makes service instructions available to the service team by an electronic medium.

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REF#3.12	Risk Analysis – Partners provide company with risk transfer and alternative insurance solutions.	
RISK MANAGER/BROKER	<p>Risk Manager: N/A</p> <p>Broker:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Researches, analyzes, and recommends alternative risk financing mechanisms and/or optimal retention levels that optimize the Risk Manager's cost of risk. <input type="checkbox"/> Makes effort to explain changing market conditions and new developments that affect the nature and conditions of renewals. <input type="checkbox"/> Advises the Risk Manager of new opportunities to provide greater protection or better deal with uncertainties using retentions or financing solutions. 	
RISK MANAGER/UNDERWRITER	<p>Risk Manager: N/A</p> <p>Underwriter:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides information regarding different protection alternatives. <input type="checkbox"/> Incorporates appropriate deductible and self-insurance levels to optimize the Risk Manager's cost of risk. <input type="checkbox"/> Provides alternatives to traditional financial security options. 	
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager: N/A</p> <p>Claims Services Provider: N/A</p>	
RISK MANAGER/SAFETY & LOSS CONTROL PROVIDER	<p>Risk Manager: N/A</p> <p>Safety & Loss Control Provider: N/A</p>	

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REF#3.13	Contractual Obligations – Negotiates, validates and verifies the accuracy of risk financing, security requirements and legal agreements,
RISK MANAGER/BROKER	<p>Risk Manager: N/A</p> <p>Broker:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Validates insurer letter of credit requirements at program inception, as well as during the life of the program. <input type="checkbox"/> Arranges for all documents to be transmitted to parties according to the requirements specified by each party. <input type="checkbox"/> Verifies the accuracy of monies required under financing and security agreements. <input type="checkbox"/> Provides ongoing negotiations with insurers (past and present) in Letters of Credit amounts.
RISK MANAGER/UNDERWRITER	<p>Risk Manager: N/A</p> <p>Underwriter:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Arranges for all documents to be delivered to parties according to the requirements specified by each party. <input type="checkbox"/> Verifies the accuracy of monies required under financing and security agreements. <input type="checkbox"/> Offers various security options to the Risk Manager.
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager: N/A</p> <p>Claims Services Provider: N/A</p>
RISK MANAGER/SAFETY & LOSS CONTROL PROVIDER	<p>Risk Manager: N/A</p> <p>Safety & Loss Control Provider: N/A</p>

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REF#3.14	Policy Issuance - Issues all policy documentation accurately and in an agreed-upon time frame.	
RISK MANAGER/BROKER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides all required submission policy documentation to the broker within specified time frame. <p>Broker:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Ensures that all required documentation is included in all applications/submissions. <input type="checkbox"/> Completes its Quality Review of Policies and provides its comments to the Risk Manager (and Underwriter, if applicable) in writing within five business days of receipt of the policy. <input type="checkbox"/> Provides a policy form, with inaccuracies noted within 15 days of receipt from the Underwriter once all parties have finalized terms and conditions. <input type="checkbox"/> Provides final policy within specified time frame to the Risk Manager. Some agreements include a bonus for policies received in less that 30 days and penalty policies issued after 35 days. 	
RISK MANAGER/UNDERWRITER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Reviews policy documentation and responds to the Broker/Underwriter within 10 business days of receipt of policy <p>Underwriter:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides the Broker/Risk Manager quote within 15 days of receipt of a complete submission. All parties must have agreed upon measurable performance guidelines, policy terms and conditions, etc. <input type="checkbox"/> Provides policy to Broker/Risk Manager within 30 days from receipt of required documentation. <input type="checkbox"/> Resubmits corrected policy, applicable endorsements and any additional documentation supporting the change within 15 days after receiving notice of error. 	
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager: N/A</p> <p>Claims Services Provider: N/A</p>	
RISK MANAGER/SAFETY & LOSS CONTROL PROVIDER	<p>Risk Manager: N/A</p> <p>Safety & Loss Control Provider: N/A</p>	

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REF#3.15	<u>Certificates of Insurance</u> - Provides Certificates of Insurance (COI) requested by the Risk Manager. When provided by the broker, copies are sent to both the Risk Manager and the Underwriter.
RISK MANAGER/BROKER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides accurate and complete requests 100% of the time. <p>Broker:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides administrative contact, e-mail, internet or voicemail system that is accessible during all regular business hours for receiving COI requests. <input type="checkbox"/> Provides a turnaround for COI delivery within one business day of receiving request. <input type="checkbox"/> Maintains a master list of required insurance certificates which is provided to the Risk Manager for review in advance of issuing renewal certificates.
RISK MANAGER/UNDERWRITER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides accurate and complete COI requests 100% of the time. <p>Underwriter:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides a turnaround for COI delivery within one business day of receiving request.
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager: N/A</p> <p>Claims Services Provider: N/A</p>
RISK MANAGER/SAFETY & LOSS CONTROL PROVIDER	<p>Risk Manager: N/A</p> <p>Safety & Loss Control Provider: N/A</p>

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REF#3.16	Loss Funding - Calculates loss funding timely and accurately. Establishes process for reviewing account balance and notifying the Risk Manager of funding need.
RISK MANAGER/BROKER	<p>Risk Manager: N/A</p> <p>Broker: N/A</p>
RISK MANAGER/UNDERWRITER	<p>Risk Manager: N/A</p> <p>Underwriter:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Communicates company policies and processes for reviewing account balance and notifying the Risk Manager of funding needs. <input type="checkbox"/> Provides at least 30 days advance notice of required funding adjustments.
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager: N/A</p> <p>Claims Services Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Notifies the Risk Manager when loss funding requirements are not met or are out of the expected funding level range. <input type="checkbox"/> Evaluates loss funding on a quarterly basis for accuracy and sufficiency.
RISK MANAGER/SAFETY & LOSS CONTROL PROVIDER	<p>Risk Manager: N/A</p> <p>Safety & Loss Control Provider: N/A</p>

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REF#3.17	Claims Handling - Clearly communicates claims philosophy regarding claims acceptance, litigation defense strategy, settlements and payments.
RISK MANAGER/BROKER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Communicates the company's philosophy regarding claims denial and reservation of rights responses. <input type="checkbox"/> Sets and communicates internal expectations for Broker participation in the claims management and settlement process. <p>Broker: N/A</p>
RISK MANAGER/UNDERWRITER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Communicates the company's philosophy regarding claims denial and reservation of rights responses. <input type="checkbox"/> Sets and communicates expectations for industry partner participation in the claims management and settlement process. <p>Underwriter: N/A</p>
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Communicate company's claims handling philosophy, including circumstances or conditions for settlement and resolve to maintain a firm stance. <input type="checkbox"/> Communicates specific claim settlement authority and protocols for incorporation in account instructions for claims handling. <p>Claims Services Provider: N/A</p>
RISK MANAGER/SAFETY & LOSS CONTROL PROVIDER	<p>Risk Manager: N/A</p> <p>Safety & Loss Control Provider: N/A</p>

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REF#3.18	Claim Advocacy - Collaborates and cooperates with the Risk Manager and all providers to optimize efficient and effective claims handling.
RISK MANAGER/BROKER	<p>Risk Manager: N/A</p> <p>Broker:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Assists in evaluating and responding to a reservation of rights letter. <input type="checkbox"/> Coordinates conference calls and meetings related to claims discussions. <input type="checkbox"/> Assists in negotiation of claims settlements. <input type="checkbox"/> Forwards all claims data from the insurer to the Risk Manager within five days of receiving information from the insurer.
RISK MANAGER/UNDERWRITER	<p>Risk Manager: N/A</p> <p>Underwriter:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Collaborates and cooperates with the Risk Manager and all providers to optimize efficient and effective claims handling. <input type="checkbox"/> Participates in regularly scheduled claims review meetings. <input type="checkbox"/> Provides claims acknowledgements and reservation of rights letters within 10 business days of claims receipt.
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager: N/A</p> <p>Claims Services Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides a draft service agreement for consideration by the Risk Manager at least 30 days prior to expiration of annual agreement. <input type="checkbox"/> Performs all agreed-upon claims handling activities to the level outlined in the service instructions. <input type="checkbox"/> Supports the Risk Manager in the negotiation of claims settlements. <input type="checkbox"/> Forwards all claims data from the insurer to the Risk Manager within five days of receiving information from the insurer. <input type="checkbox"/> Provides claims acknowledgements and reservation of rights letters within 10 business days of claims receipt.
RISK MANAGER/SAFETY & LOSS CONTROL PROVIDER	<p>Risk Manager: N/A</p> <p>Safety & Loss Control Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides a draft service agreement for consideration by the Risk Manager at least 30 days prior to expiration of annual agreement. <input type="checkbox"/> Furnishes a proactive service plan in line with the Risk Manager's corporate objectives. <input type="checkbox"/> Collaborates with the Risk Manager and establishes annual specific, mutually agreed upon safety and loss control goals and included in the service plan.

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REF#3.19	Program and Service Timelines - Prepares a timeline with the Risk Manager outlining major meetings, activities, due dates and other responsibilities. The calendar is periodically reviewed and updated. A system is maintained to routinely review all open issues with industry partners and the Risk Manager and monitor the progress towards resolution.
RISK MANAGER/BROKER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides the Broker with a calendar of key internal dates and deliverable targets. <input type="checkbox"/> Reviews open issues list for accuracy and completeness. <p>Broker:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Manages program calendar and open issues list to include key delivery dates, renewal plan, meetings, premium audits and program milestones. <input type="checkbox"/> Reports a material change in premium quote or in terms and conditions within one business day of receiving notice of change. <p>Reports all ratings downgrades for any of the Risk Manager's underwriters within five business days.</p>
RISK MANAGER/UNDERWRITER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides the Underwriter with a calendar of key internal dates and deliverable targets. <input type="checkbox"/> Reviews open issues list for accuracy and completeness. <p>Underwriter:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Develops a program calendar and open issues list to include key delivery dates, renewal plan, meetings, premium audits and program milestones. <input type="checkbox"/> Reviews open issues, project action plans, resolution time frames and calendar during regularly scheduled service meetings and schedules update meetings accordingly.
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Reviews open issues list for accuracy and completeness. <input type="checkbox"/> Provides the Claims Services Provider with a calendar of key internal dates and deliverable targets. <p>Claims Services Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Manages claim review calendar and open issues list. <input type="checkbox"/> Provides accurate open items list to be updated five business days before the meeting and circulated to the team.
RISK MANAGER/SAFETY & LOSS CONTROL PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides Safety & Loss Control Provider with a calendar of key internal dates and deliverable targets. <input type="checkbox"/> Reviews open issues list for accuracy and completeness. <p>Safety & Loss Control Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Manages program calendar and open issues list to include key delivery dates, renewal plan, meetings, and program milestones. <input type="checkbox"/> Provides accurate open items list updated five business days before the meeting and circulate to the team.

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REF#3.20	Customer Satisfaction - Regularly measures customer satisfaction using tools as agreed.
RISK MANAGER/BROKER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Participates in the RIMS Quality Improvement Process (QIP). <p>Broker:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Participates in the RIMS Quality Improvement Process and arranges semi-annual informal reviews of pre-approved performance metrics and service agreements. <input type="checkbox"/> Participates in an annual review of the QIP and performance and service measures. <input type="checkbox"/> Manages follow-up on service issues as a part of the ongoing issues list.
RISK MANAGER/UNDERWRITER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Participates in the RIMS Quality Improvement Process and arranges semi-annual informal reviews of pre-approved performance metrics and service agreements. <input type="checkbox"/> Participates in annual review of the QIP and performance and service measures, securing from each participant its timely input to ensure availability of complete documentation at the time of review. <p>Underwriter:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Measures the Risk Manager's customer satisfaction making use of corporate measures and tools on a regular basis. <input type="checkbox"/> Participates in an annual review of the QIP and performance and service measures.
RISK MANAGER/CLAIMS SERVICES PROVIDER	<p>Risk Manager: N/A</p> <p>Claims Services Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Participates in the RIMS Quality Improvement Process and arranges semi-annual informal reviews of pre-approved performance metrics and service agreements. <input type="checkbox"/> Participates in an annual review of the QIP and performance and service measures. <input type="checkbox"/> Manages follow-up on service issues as a part of the ongoing issues list.
RISK MANAGER/SAFETY & LOSS CONTROL PROVIDER	<p>Risk Manager:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Participates in the RIMS Quality Improvement Process. <p>Safety & Loss Control Provider:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Participates in the RIMS Quality Improvement Process and arranges semi-annual informal reviews of pre-approved performance metrics and service agreements. <input type="checkbox"/> Makes use of the RIMS Quality Improvement Process and arranges for quarterly informal reviews of pre-approved performance metrics and service agreements, including metrics surrounding cycle time reduction and cost savings. <input type="checkbox"/> Participates in an annual review of the QIP and performance and service measures. <input type="checkbox"/> Manages follow-up on service issues as a part of the ongoing issues list.