

# Full Risk Assessment



## Information Gathering & Analysis

- Insurance Policies
- 5-Year Claims History
- CAB Reports
- OSHA Citations
- Copy of Current Safety Program(s)

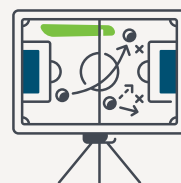
## STEP 1



## Onsite Visits

- Research Meetings
  - Producer, Claims, and Risk Management Specialist conduct research meetings with key contacts.
- Mock OSHA Audit
  - Conduct a full analysis on everything that OSHA would normally inspect.

## STEP 2



## Risk Management Strategy

- The Insurance Center team collaborates and designs the risk management strategy.
- Share the findings from the full risk assessment and present the service timeline.

## STEP 3



### Business Insurance Specialist:

Help facilitate all aspects of the full risk assessment. Primary role is to evaluate the exposure and determine how well the risk is currently transferred via the insurance policy. Conduct research on other buckets such as current vendors, HR, etc.



### Client Resource Coordinator:

Gather all information needed on the front end including CAB reports, 5-year claims history, EPA reports, and OSHA Citations.



### Claims Specialist:

Break down the claims history into a simplified format that provides specific detail on what types of claims, quantity of claims/amounts incurred, body parts, repeat offenders, lag time reporting, lag time closing out, etc.



### Risk Management Specialist:

Perform a full MOCK OSHA audit to examine housekeeping and all aspects of safety, OSHA, and DOT compliance.

## ROLES