



P&C Risk Strategy Scorecard

Please score each topic described below on a scale from 1 to 10, to reflect your view of the current condition of your risk management program.

We prefer minimizing out of pocket exposures even it if means paying more premium upfront.	1	2	3	Risk Appetite				8	9	10	We prefer lower premiums and are comfortable self-insuring more risk.
				4	5	6	7				

I am unsure whether our policy adequately covers our business exposures.	1	2	Insurance Policy Coverage				8	9	10	I am confident our policy is tailored to our exposures and provides proper protection.
			3	4	5	6	7			

Our in-house risk management is underdeveloped and/or inconsistent.	1	2	Risk Management & Safety				8	9	10	We manage risk effectively with well-defined safety programs and consistent execution.
			3	4	5	6	7			

We have not taken full steps to comply with OSHA, DOT, EEOC, EPA, etc.	1	2	Compliance Readiness				8	9	10	We are fully compliant with all applicable regulatory requirements.
			3	4	5	6	7			

We lack formal risk transfer processes (e.g., contracts, hold harmless clauses, subcontractor insurance requirements).	1	2	Risk Transfer Strategy				8	9	10	We consistently transfer risk to the appropriate party using proper contractual mechanisms.
			3	4	5	6	7			

Prefer to complete this online?
scan the QR code



We do not have a clear claims process to reduce the impact or cost of claims.

1

2

Claims Handling Process

3

4

5

6

7

8

9

10

We have a strong post-claim procedure and organizational alignment to minimize impact of claims.

We do not know which carriers specialize in our industry or how we are viewed in the market.

1

2

3

4

5

6

7

8

9

10

Insurance Market Positioning

We know the top carriers in our industry and have growing interest from the market.

Response time for day-to-day service requests (certificates, policy changes, etc) are slow and do not meet expectations.

1

2

3

4

5

6

7

8

9

10

Service Requests

Our every day service requests are handled promptly, consistently, and accurately.

Our renewal process feels reactive, unpredictable, and transactional.

1

2

3

4

5

6

7

8

9

10

Renewal Process

Our renewals are proactive, strategic, timely, and leave us informed and satisfied.

I believe our insurance is overpriced.

1

2

3

4

5

6

7

8

9

10

Insurance Spend

I believe our spend is fair and our coverage is efficiently structured.

We do not utilize external support for safety, compliance, claims, HR, or contracts.

1

2

3

4

5

6

7

8

9

10

Strategic Resources

We actively use external resources to improve our risk profile and stay informed.

No formal business perpetuation plan exists.

1

2

3

4

5

6

7

8

9

10

Business Continuity

A detailed business perpetuation plan is in place and regularly updated.

