



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						9	10	We prefer lower premiums and are comfortable self-insuring more risk.
	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐		

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

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

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

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

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

Claims Handling Process									
1	2	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.

Insurance Market Positioning									
1	2	3	4	5	6	7	8	9	10
☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

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.

Service Requests									
1	2	3	4	5	6	7	8	9	10
☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

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

Our renewal process feels reactive, unpredictable, and transactional.

Renewal Process									
1	2	3	4	5	6	7	8	9	10
☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

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

I believe our insurance is overpriced.

Insurance Spend									
1	2	3	4	5	6	7	8	9	10
☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

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.

Strategic Resources									
1	2	3	4	5	6	7	8	9	10
☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

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

No formal business perpetuation plan exists.

Business Continuity									
1	2	3	4	5	6	7	8	9	10
☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

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

