

Insurance takeaways (RecycleGuard)

- Preparing for your insurance renewal
- Claims management
- Return to work
- SAFER/DOT Compliance Safety Accountability Score
- Lowering insurance costs on property and general liability
- Pro-Active relationships with your local fire department

Insurance takeaways (Acentria)

Preparing for Renewal:

- Ensure a proactive safety culture (employee safety manuals, fleet safety manuals, records of employee training, etc.).
- Start your renewal process early at least 120 days before expiration
- Require quotes 30 days prior to expiration
- Review losses quarterly and manage claims promptly

Insurance takeaways (Acentria)

Workers Compensation Claims:

- Conduct one-on-one's with at-risk employees before they have an incident.
- Report claims timely (immediately)
- Have a designated Claims Coordinator/team (ensure procedures and processes are adhered to)
- Provide light duty alternatives whenever possible (adjusters can help)
- Cooperate with carrier adjusters.

Insurance takeaways (Acentria)

DOT Compliance:

- DOT compliance is essential and not negotiable
- The KEY to gaining the trust of the underwriter is to build a culture of safety throughout the company for example:
 - Employee Safety Manuals
 - Vehicle Maintenance records
 - Drivers Records (include continuous training)
- Cameras, GPS tracking, and accident-avoidance devices are becoming more prevalent in the industry (underwriters are looking for these type of devices)

Insurance takeaways (Commercial Insurance Associates)

- Expertise (in an easy insurance market anyone can do it)
- Your best story
- Differentiation