



Risk Assessment Overview

A Foundation for:

- > Managing the Total Cost of Risk
- > Improving Marketing Results
- > Establishing USI's Credential

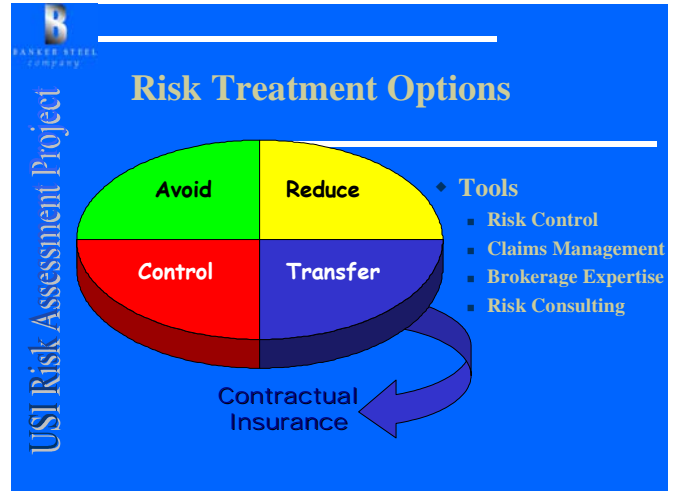
Our goal is to help you manage your overall cost of risk, and obtaining insurance coverage is only one solution. We support your objectives to manage risk and costs by helping you identify major areas of exposure, managing the claims-handling process and by bringing you additional ways of managing risk.

It begins with an in-depth Risk Assessment Survey, which is the foundation for developing a comprehensive risk management program and implementing effective cost control programs.

We use the results of the Assessment and the risk improvement initiatives as the foundation of our marketing strategy to ensure that our clients have the most appropriate, cost-effective risk financing program.

The Assessment is a partnership and our team will work with you to

- Define your activities, assets, contractual obligations, loss history, unusual exposures, appetite for and financial ability to retain risk
- Review current insurance terms and conditions and what is available in the market
- Analyze the contractual risk transfer
- Evaluate risk retention levels



As the marketplace began to harden, USI increased its investment in developing the resources necessary to support our clients. These resources, which form the foundation of our services, are just as critical in transitioning market, and part of what differentiates our company. Most importantly, it is the experience, expertise, commitment and accessibility of the personnel assigned to your team - the ability to effectively and consistently deliver these services - that makes us unique.



The support service and consultative expertise you receive from your broker should be focused on asset protection and reducing your **Total Cost of Risk** - not just your premium.

To effectively reduce not only your insurance costs, but all costs associated with losses, your broker must broaden their scope to address your firm's resources and ability to eliminate, reduce and/or control losses.

Our Risk Assessment provides clients with a unique view of not only their exposures to risk, but also an evaluation of the risk mitigation tools employed, their effective and the impact on your insurance costs. We also analysis your existing program to determine its effectiveness in responding to your exposures and the appropriateness of the pricing and retentions.

USI Risk Assessment

Our approach integrates safety management, claims management and risk financing and insurance evaluations into a comprehensive review with viable strategies for reducing cost, reducing risk and improving the risk profile you present to the marketplace.

To be effective, we must not only review a wide range of documents, but also briefly interview key management personnel and review your current insurance program.



Upon completion of the Risk Assessment visit, USI will prepare a complete report of findings with strategies and recommendations.

The following is a list of the information we would like to review and where indicated we would like to make copies of data to perform an in depth analysis.

Information Required	Copy
<i>Safety/Risk Control</i>	
Safety Program/Manual	X
New Hire Orientation	
Safety Training	
OSHA/DOT Programs	
Formal Service Plans	X
<i>Claims Procedures</i>	
Return to Work Program	
Accident Investigation Procedures	
Claims Reporting Procedures	
WC Postings/DR Networks	
Formal Service Plans	X
<i>Loss History</i>	
Carrier Loss Runs (5 Years)	X
OSHA 300 Log (3 Years)	X
First Aid Incident Listing (2 Years)	X
Access to Claims Files	

Information Required	Copy
<i>Insurance/Risk Financing</i>	
Current Insurance Policies	X
Audits/Retro Adjustments (3 Years)	X
Experience Modification Worksheet	X
Description of Self-Insurance Programs	
General Risk Management Procedures	
Review of Contract and Sub-Contracts	