

Performance Promise



What Performance Promise and Agreement means

Insurance touches the heart. Your financial health can be shattered when you suffer a disaster or an employee suffers an injury. You want to feel you made the best choice when it comes to buying insurance.

You want mistake-free, overcharge-free Workers' Comp. You want ease of service, accessibility to the right people when you want them, time and cost savings, and hassle-free disaster or injury claim management.

This Performance Agreement guarantees you and your employees receive what you're paying for.

Contacts

You decide the frequency of contacts during the year and how you like to be contacted.

We'll create a joint service calendar to follow during the year.

When you call us

If you must leave a message or we must research your question, we guarantee to return all phone calls before the sun sets the day you call.



Monitoring

You'll receive quarterly updates (or the time frame we mutually agree upon) to make sure your benefits are current and you're receiving what you expect.

You'll also receive a year-end report to confirm we've turned our promises into performance.

Compliance

You'll always have the most current compliance notices and posters



Employee handbook

We'll keep your Personnel Manual on CD and current. We'll work with you to communicate any changes to employees through employee meetings or sources you deem appropriate.

Payroll services

We'll work with you to provide payroll services and supplement your team when they become ill or you need temporary help

Information Technology

Providing services to keep you tech savvy

We'll keep an eye on what's happening in the Insurance marketplace

You'll receive timely notices of any changes that affect you.

We have access to the major insurance companies in our State. Our job is to monitor their performance and recommend to you if any change is necessary

Strike like a Cobra when you suffer a disaster or an employee suffers an injury

Injuries are personal. You want and need a quick response when an employee suffers a problem injury.

We'll work with the treating clinic to make sure your employees are treated fairly and recover on the job so your production suffers as minimally as possible.



Billing Questions

The sunset rule applies. If you have a billing question, we'll find out the answer before the sun sets. If we can't you'll know the reason why.

Out of State needs

Employee protection can be extended to wherever you conduct business.

Please let us know if you start out-of-state or any global operations.



Extended Access

You'll have access to us via an 800 # early and late. Agents will receive a text and call you back. You will also be provided your agent Cell phone # you can contact 24/7 if needed.

Agreed upon monthly service

You and we create a calendar of events. Sample follows.

First Month

Train your folks who will service the insurance to make it easy and time saving for you and for them. Meet with Clinic who will treat on the job injuries. Deliver Injury Management Kit and Recover at Work Manual.

Educate your team about HR resources available through HR That Works! the people problem solver.

Prepare audit package to confirm an error free, no-surprise, no overcharge audit. Also, give the auditor tools to be non-disruptive and out in 20 minutes.



2nd Month

Injury prevention/damage control visit with your insurance company representative. Check validity of unresolved employee injuries.

3rd Month

Phone call to monitor “is all OK?”

4th Month

Deliver first quarter's employee injury statistics. Review unresolved injuries.



5th Month

Project current year experience to see if any changes must be made to help keep costs down. Prepare trial report to confirm actual report insurance company submits end of 6th month is correct and current. Update throughout month 6.

Review hiring practices to prevent hiring an injury waiting to happen. Does company culture urge injured workers to Recover @ Work?

6th Month

Confirm all “Ok” for report to State Rating Bureau. Review Federal and State compliance.

7th Month

Make sure OSHA requirements are current. Deliver and review employee injury experience

8th Month

Review employee safety processes. Project your employee injury experience for year.

9th Month

Meet with insurance company fraud unit. .For budget purposes, estimate next experience mod.

10th Month

Employee injury review Start renewal process.
Update meeting with Medical Clinic.

11th Month

Year to date in depth analysis of employee injuries.
Take steps to stop injury causing hazards.

12th Month

Review goals and coming year's costs. Deliver
Insurance Management Renewal Program.



Your employees

*The "carrot" for
a great
company.*

Our job is to help you attract and keep great people.

When you need answers about your employee relations, just email or call and we'll go to work for your answers.

Disaster recovery plans

When the "worst" happens you want your formal disaster recovery plan to kick into action. We'll help you design, keep current, and work with you to fulfill your disaster plan.

Our Performance Promise Guarantee

If we don't keep each promise you and we agree to, we'll voluntarily suggest that you appoint another broker to service your insurance needs.

We'll provide all the necessary information to save you time, and if you desire, we'll work with you to choose that broker.

Rave Reviews

Please see the attached page(s) to see what our client partners say about West Insurance.

Value

No matter what value we bring, we understand that cost is important. We guarantee to check costs and benefits each year and share why we

Minimum Mod
Develop *Conquer*
***Zero*[™] Injury**
mindset.
Recover at work
when injury
occurs

recommend what we do.

Our mutual goal:

- Build roadmap to minimum Experience Modification
- Confirm your program is error and overcharge free
- Make sure injured employees receive the right treatment at the right time by the right medical provider
- Help injured employees recover at work
- Help improve your business life.
- Continually work to make you attractive to insurance companies.



Warning

The law constantly changes and employers are subject to more rules and regulations. Our job is to keep you up to date and out of harm's way.



Danger-to keep your insurance costs as low as possible you must:

- Remain attractive to insurance companies
- Keep your OSHA and personnel manuals up to date.
- Practice injury prevention techniques and good business practices
Hire the right person for the right job.
Reduced costs start with the right hiring practices.
- Communicate often to injured employees to show how much you care and want them back on the job
- Work hand in hand with the clinic that treats injured employees so they know what “alternate duty means at your company.
- Maintain your “Recover at Work” program for injured employees
- Pay your premiums on time to prevent protection lapses.
- Comply timely when the insurance company recommends correcting a safety hazard. If you think the recommendation is unreasonable, share that with us and we’ll work with insurance company/you to resolve this.
- Know what your potential minimum Experience Modification is and how much more money you would have to invest in your business when you reach it.
- Keep your Back on the Job Coordinator “in the loop.”
- Develop **Conquer Zero™** injury culture



Your responsibilities to help control your costs, continue to improve your business lifestyle

- Help us help you to remain attractive to the insurance marketplace
- Pay invoices timely. Please alert us when not possible
- Respond to our and insurance company requests within two days. Response may be “give us more time.” This includes all requested needed information.
- Spend appropriate time with us reviewing insurance company recommendations. When we both agree the request is unreasonable, we’ll jointly create a plan defending our position and take to the insurance company
- Be open and honest, even when it hurts
- Help us implement this Performance Promise
- Take us to task when we let you down. This includes firing us when you think we take you for granted and fail to meet your expectations.

We want a lifetime business relationship that is profitable to both you and us. We know we must continually earn it.