

## Stacking Up to the Competition

Our risk transfer services provides clients with the highest compliance rates to their insurance requirements, while causing little to no administrative burden to them. Whether you're considering handling your program in-house, or outsourcing, we've illustrated how we stack up when it comes to delivering on those can't-miss elements.

Key Program Components:	Client Handles In-House (no special software)	Client Handles In-House (w/ special cert tracking software)	Outsource to Outside Cert Tracking Service or Broker	Outsource to Risk Transfer Services Cert Tracking
Educate and instruct on insurance and risk transfer process.	No	No	Varies	Yes
Review and explain coverage details and risks by insurance professionals (with attorney support).	No	No	Varies	Yes
Convert contractual insurance requirements into a template against which to verify certificates.	No	No	Yes	Yes
Complete legwork for review and direct follow-up with issuing agents.	No	No	Yes (Electronic or paper only)	Yes (Including phone calls as needed)
Review certificate parameters (beyond limits and ex-dates).	No	Yes	Yes	Yes
Review endorsements for key risk transfer language (e.g., additional insured, waivers of subrogation).	No	No	Varies	Yes
Monitor A.M. Best rating on a continuous basis.	No	Yes (Annually)	Yes (Annually)	Yes (Continual)
Reduce administrative burden to internal employees.	No	Yes (Somewhat)	Yes	Yes
Access online certificates and compliance status 24/7.	No	Yes	Yes	Yes
Customize reports by vendor, by division, by compliance status, etc..	No	Yes	Yes (Somewhat)	Yes
Use standardized, centralized processes for companies with multiple locations, divisions, etc..	No	Yes	Yes	Yes
Increase compliance rate with insurance requirements.	No	Yes (On the elements that are reviewed)	Yes (On a large set of elements)	Yes (On the most thorough set of elements - endorsements)