

Broker Success Checklist

P&C brokers, are you helping your clients navigate their critical areas of risk?

Businesses choose to work with brokers that make them smarter, protect them from risk, and generally make life easier.

Make your clients' lives easier by helping them reduce their claims. How? By giving them tools to mitigate risk.

Automate incident reporting and trend analysis. Cool off risky hotspots by assigning training to prevent future incidents. And, add your own strategic guidance by monitoring your client's problem areas.

Here are some critical areas your clients need help protecting from risk. Are you helping cover them all?

Broker Success Area #1:

Minimize Client Property & Casualty Risks

Are you helping your insureds mitigate property and casualty and workers' comp risks?

Check the box if your clients have taken these steps:

Training Their Workforce

Help your insureds automate the entire employee training process. And give them access to an extensive library of online safety and HR training.

- Do your clients currently deliver training to their employees?
- Is it delivered consistently each time? Across departments? Locations?
- Is it easy for your clients to keep their employees updated regarding changes to regulations or processes?

Tracking Incidents & Performing Audits

Make it easy for insureds to report workplace incidents and claims, perform incident analysis, and generate OSHA reports.

- Do your clients have an automated way to populate claim reports for workers comp, general, auto, and property liability?
- Do your clients perform routine inspections, audits or surveys?
Bonus points: Is this process consistent at each of their locations?
- Can they assign corrective actions from the audit data collected?

Managing Certificates of Insurance

Help clients streamline the Certificate of Insurance (COI) management process to minimize their third-party vendor risk.

- What sort of system do your clients use to manage your certificates of insurance?
- Minus points:* Do they manage their COIs through spreadsheets or paper files?

Cultivating a Proactive Safety Culture

Encourage your insureds to develop a proactive safety culture with Behavior-Based Safety (BBS) Programs and Job Hazard Analyses (JHAs).

- Do your clients regularly incorporate job safety or job hazard analyses into their safety program?
- Do they have a system to help perform, track, and store the results of regular safety observations?
- Can your clients easily tie together their job hazard analyses, safety observations, behavior-based safety, and risk assessments to truly benefit their organization?

Broker Success Area #2:

Reduce Insured's Employment Law Risks

Your clients' most important assets are their people. Help your clients maintain compliance with HR regulations that impact their workplaces.

Check the box if your clients have taken these steps:

Accessing HR Resources & Tools

Provide access to 100s of practical HR compliance templates and training programs.

- Do your clients have access to interactive HR tools – like employment classification wizards, state law finders, and salary benchmarking.
- Do you keep your insureds up-to-date with information on regulatory changes and HR tips and tools.

Answering Tough HR Questions

Provide on-demand phone/email advice from HR professionals and labor attorneys.

- Do your insureds have someone to turn to and ask difficult HR and legal questions?

Managing Job Descriptions

Give insureds the tools to build job descriptions that clearly communicate responsibilities, performance expectations, and associated safety/health requirements.

- Can your clients assign and verify consistent, standardized job descriptions to your employees?
- And, if they're ISO-certified, can they access a resource to ensure ISO compliance standards are consistently met as they're developing job descriptions?

Broker Success Area #3:

Eliminate the Risks of Non-unified Systems

Give your clients the visibility and intelligence needed to create and maintain a safe workplace.

Check the box if your clients have taken these steps:

- Do your insureds sites use a consistent system and same approach for maintaining records across all of their OSHA sites?
- If they don't, have they calculated the costs of maintaining these separate systems?
- Do they have easy access to organizational data and reporting for trending analysis?
- Do your insureds have an easy process for assigning documents to employees within a web-based platform?
- Can their employees pick up their assigned documents and required training from a customized employee portal?

How Did You Do?

If you've got boxes unchecked, KPA can help.

Improve Safety. Lower Risk.

KPA solutions help clients identify, remedy, and prevent workplace safety and compliance problems across their entire enterprise. The combination of KPA's software, consulting, and training helps organizations minimize overall risk so they can focus on what's important—their core business.

For more information
visit www.kpa.io
or call **866.356.1735**.

With KPA's Risk Management Center, your clients control costs and remain compliant with both safety regulations and employment laws.

The Risk Management Center provides insurance clients the tools to manage insurance costs, provide top-down visibility and stay on top of regulatory requirements. Creating value for clients supports retention and new business for insurance agencies.

