



J.A. Montgomery
Risk Control
Since 1924
AN AFFILIATE OF CONNER STRONG & BUCKELEW

RISKREVIEW



WE DIG DEEPER

Together Conner Strong & Buckelew and J.A. Montgomery Risk Control take a scientific approach to understanding your risk. In simplest terms, we look below the surface to uncover hidden risks, partnering with you to find new ways to make your organization safe and secure.

As a leader in the risk management industry, we developed a proprietary process for uncovering these risks called Risk**Review**. While our eyes are always concentrating on seeing both the big picture and the smallest details, ultimately, our goal is to deliver a positive impact to your bottom line.

INSIGHTS FROM INTERVIEWS

Risk**Review** begins with individual meetings with your key personnel. We'll compile a team including an Account Executive, Risk Control Consultant and Claim Consultant who will interview a combination of your leadership team, typically including, your President, Risk Manager, CFO, HR Director, Internal Claims Management and Safety professionals. These meetings are designed to allow our team to gain the insights necessary to make informed recommendations for improving your risk management practices.

INSIGHTS FROM INVESTIGATION

During the next step, our professionals conduct comprehensive site visits of your facilities. This direct access to your operations enables us to see, firsthand, the potential risks and dangers facing your organization. With our clipboards in hand, we examine every aspect of your facilities, looking for potential risks around every corner.

Throughout our unique process, we focus on the following key areas:

Safety Culture

- > Management commitment to safety
- > Accountability for implementing and enforcing safety regulations
- > Effectiveness of Safety Committee

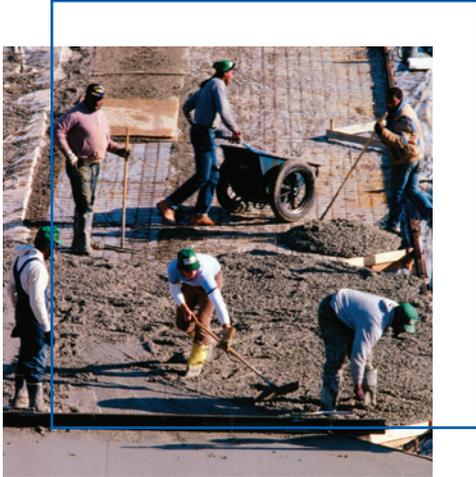
Employee Safety Knowledge

- > Current safety orientation and training
- > Accident response and claim reporting
- > Workplace claim emergency process



FOR MORE INFORMATION

Risk**Review**
1-877-861-3220



Claim Management Responsibility

- > Designated personnel to manage claim activity
- > Claim reporting procedures
- > Process for claim management through to conclusion

Risk Management Responsibility

- > Contract review
 - Outside vendor agreements
 - Sub-contractors agreements
 - Insurance requirements for contracts with third parties
- > Certificate of Insurance review process
- > Review Program Structure, (i.e. Loss Sensitive, Guaranteed Cost)
- > Previous Rating Program
 - Close Out Possibility
 - Collateral Analysis
- > Involvement in Controlled Insurance Programs – Completed Operations Issues – Coverage Analysis
- > Merger/Acquisition/Plant Closing Procedures

Progress Assessment

- > Risk, Safety and Claims Management goals established
- > Objectives met – next steps
- > Preventative maintenance

Site Visits and Physical Survey Completion

- > Safety hazards reviewed
- > Operation of plant/facility from a safety standpoint
- > Site personnel aware of Company's workplace safety philosophy

In addition, we will review the policies and procedures you have in place.

Some of these include:

- > Corporate Safety Mission Statement
- > Safety and Health Manuals
- > OSHA compliance programs
- > Accident reporting and claims management procedures
- > Drug testing policies
- > Fleet safety
- > Workers' Compensation Return to Work Programs

Within 60 days after your RiskReview is complete, we will provide a comprehensive report that details our investigative process, conveys our observations and identifies key areas of opportunity to enhance your current risk, safety and claims management practices. We will meet with you to discuss our recommendations and how we can best help take your operation to the next level.

