

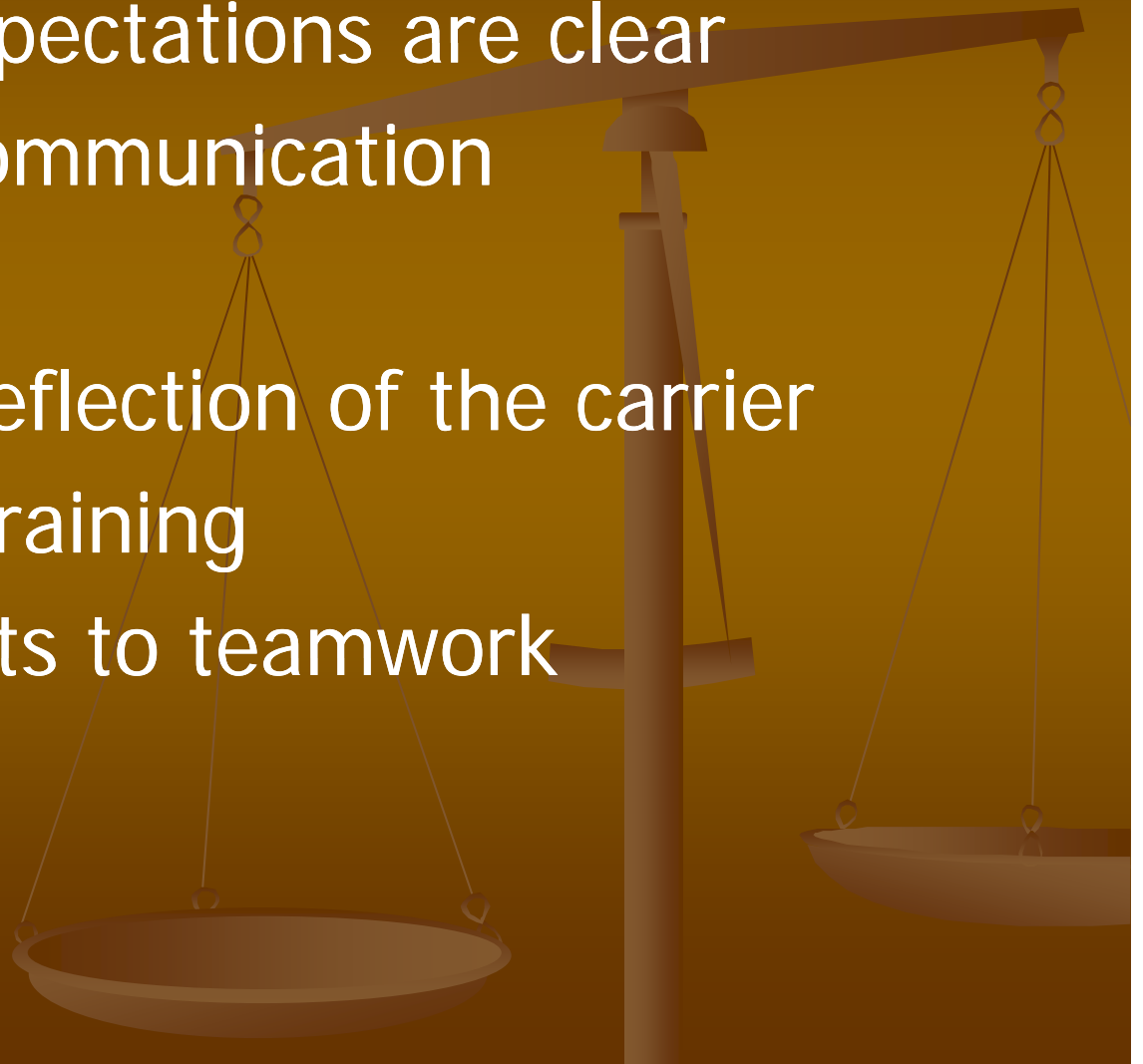
Teamwork:

Insurance Carriers and Audit Service
Companies Working Together



End to End: Points to Ponder

- Performance expectations are clear
- Open lines of communication
- Things change
- Vendors are a reflection of the carrier
- Education and training
- Economy impacts to teamwork



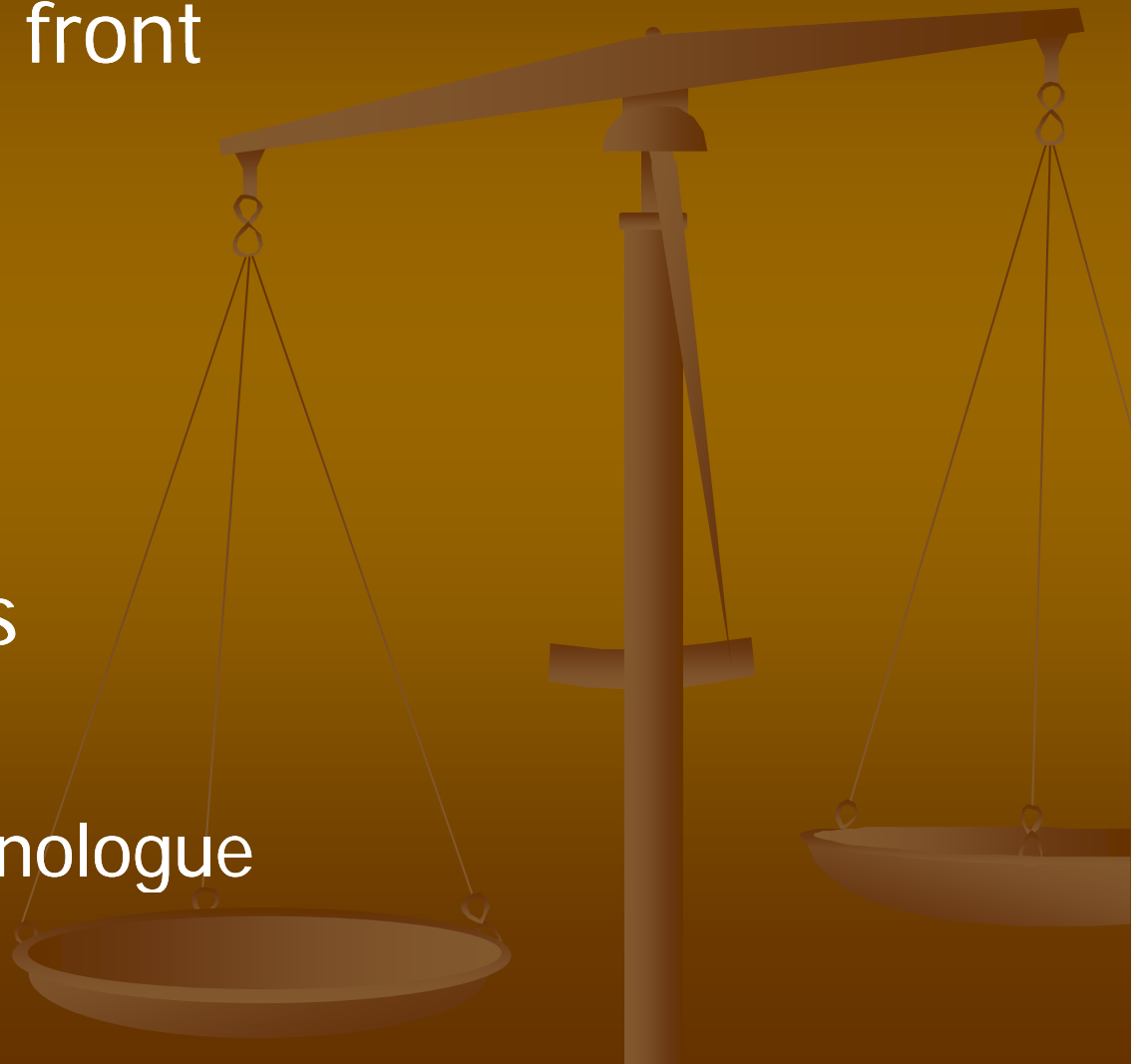
Performance Expectations are Clear

- Types of contracts
 - Formal vs. informal
 - Size of carrier
 - Type of carrier and coverages
- Contents
 - Legal addendums, terms, pricing, time service, quality, etc.
- Non-contractual requirements
 - Claims, number of attempts, special programs, etc.



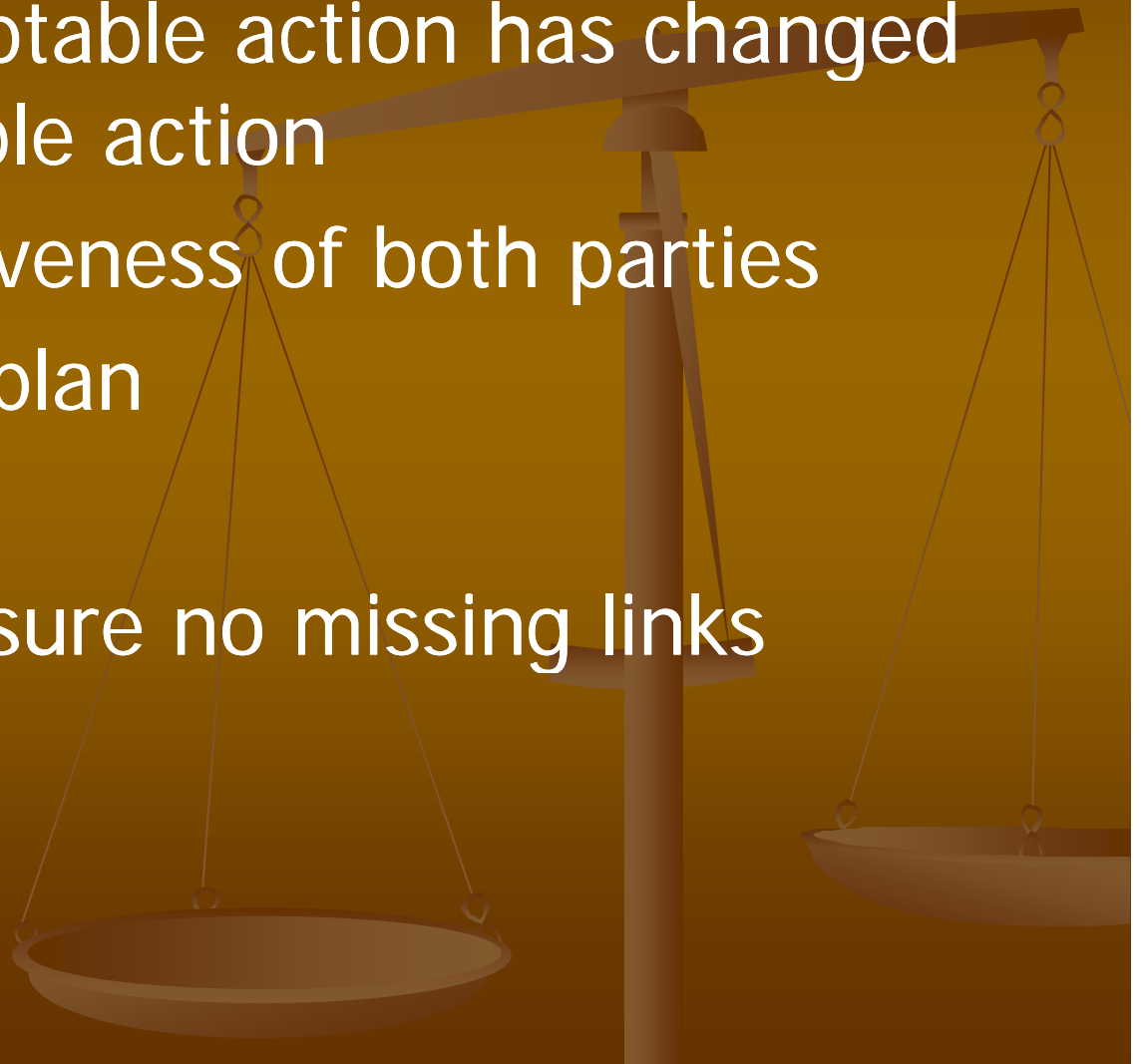
Open Lines of Communication

- Expectations up front
 - Carrier
 - Vendor
- What works
- Road blocks
- Remove barriers
- Active listening
 - Dialogue vs monologue



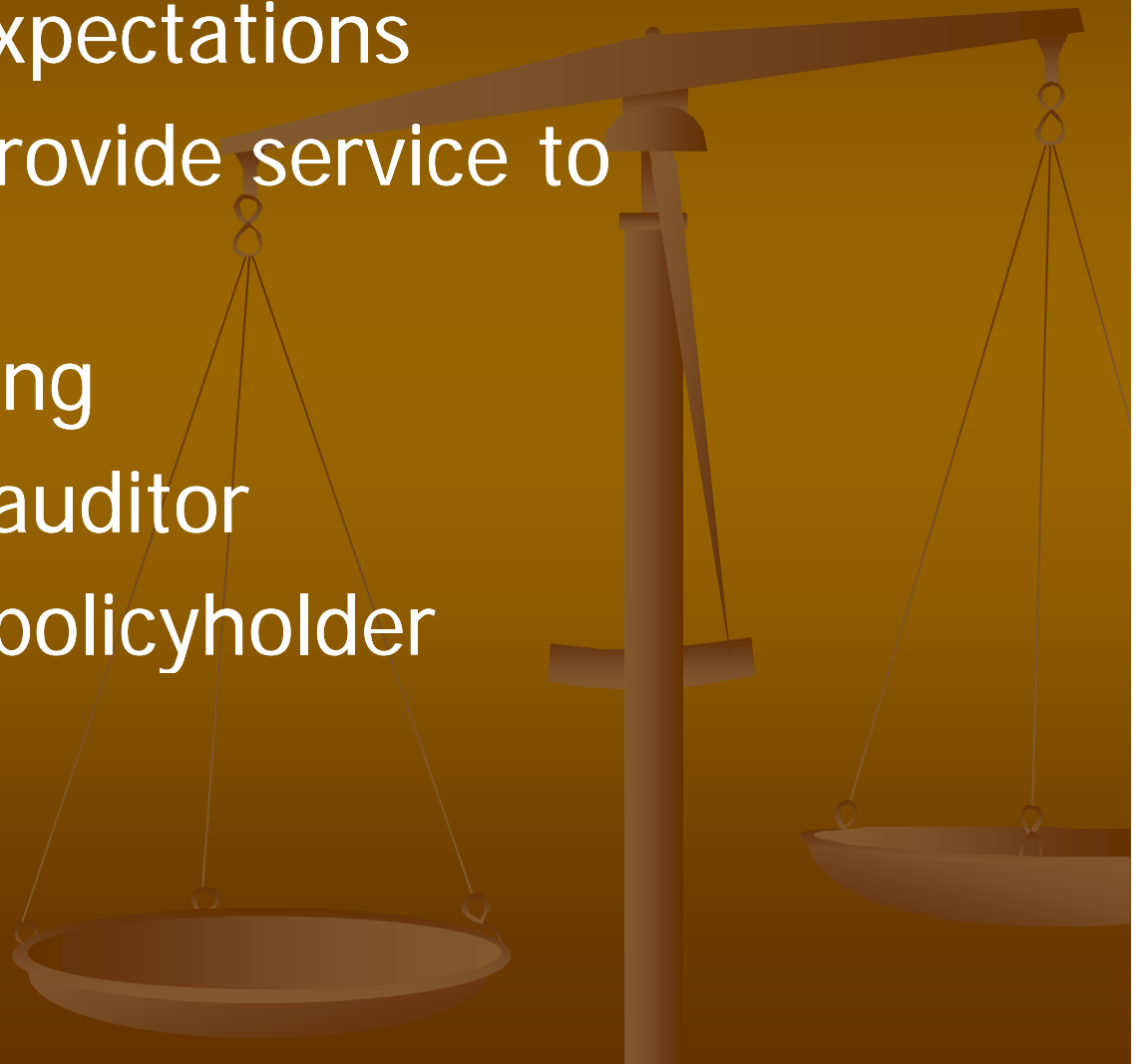
Things Change

- Previously acceptable action has changed to non-acceptable action
- Timely responsiveness of both parties
- Develop action plan
- Communicate
- Follow up to ensure no missing links



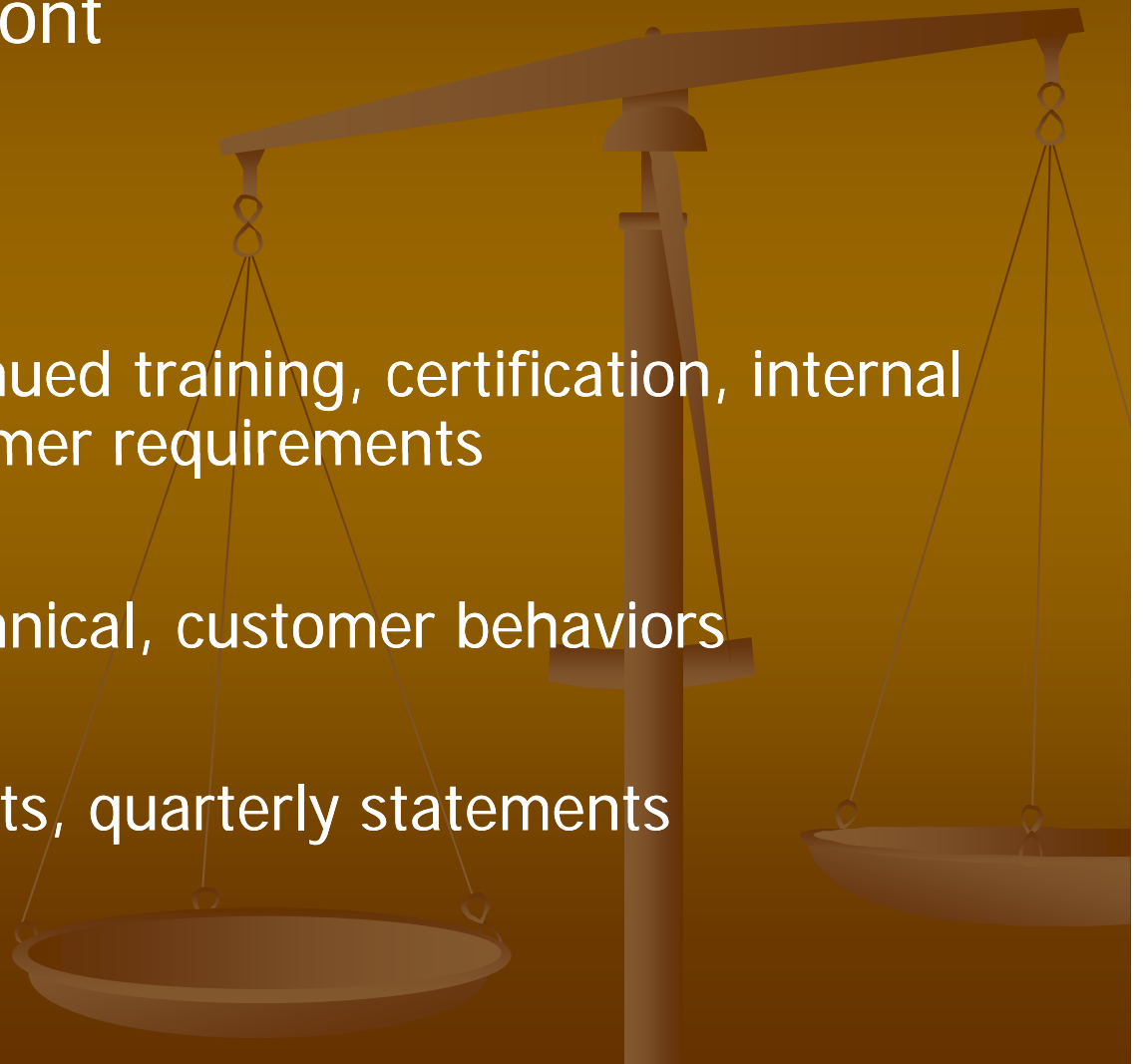
Vendors: Reflection of the Carrier

- Clearly stated expectations
- Partnering to provide service to policyholder
- Focus and training
- Feedback from auditor
- Feedback from policyholder



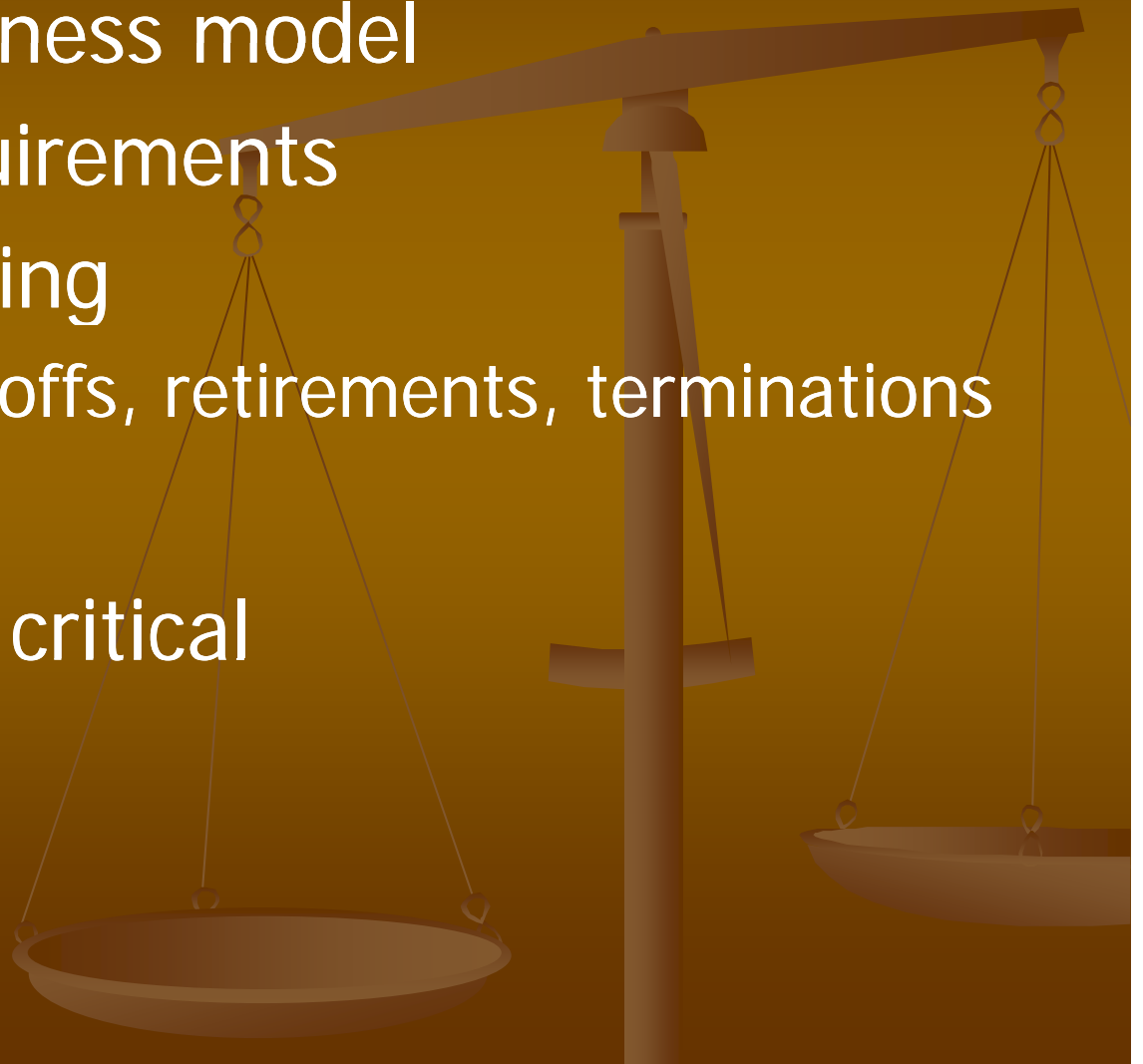
Education and Training

- Expectations up front
 - Carrier
 - Vendor
- Resources
 - New hire vs continued training, certification, internal vs external, customer requirements
- Challenges
 - Expense, non-technical, customer behaviors
- Monitor
 - Contracts, site visits, quarterly statements



Economy Impacts to Teamwork

- Changes in business model
- Changes in requirements
- Impacts to staffing
 - Downsizing, layoffs, retirements, terminations
- Relationships
- Communication critical



Collaboration

- What did we miss?
- Share your experience?
- Comments



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