

RISK MANAGEMENT EXPRESS INSURANCE BROKERAGE AND RISK MANAGEMENT CONSULTING SERVICES

LICENSED TO LEAD THROUGH THE SERVICE EXPRESS LANE



MORE THAN A BROKER>>> YOUR RISK MANAGEMENT PARTNER CREATIVE SOLUTIONS

Experience and perspective count when it comes to managing your risk. Your company faces certain risks, some of which are unique. You deserve and expect to align your risk with trusted, consultative advisors who not only listen to and understand your concerns but also have the experience and expertise to help form strategy and drive to solutions.



About us...

Founded in 2013 and located in N. California, this Woman Owned Minority Insurance and Risk Management Firm was created with the belief that clients can and should have individualized solutions and services delivered fast, accurately and revolved around the way the client organization operates.

As founder, president and chief executive officer and through former roles as executive claims officer, and risk manager, Toni Johnson, couples unique experience, expertise and perspectives with her current roles of broker, risk consultant and business owner. Every client benefits from this bench strength and depth of knowledge. Both Toni and her team of 12 hail from the top 3 global risk and insurance brokers, as well as, team representation from impressive TPA and reinsurance firms that combined afford this firm the experience, expertise and knowledge to tackle most client needs. The EXPRESS in our name says it all... fast, straightforward and focused on the client's best outcome.

Workers Compensation: How We Will Help You Identify Risk> Risk Analysis> Control Risk> Comprehensive Specifications> Risk Finance> Risk Administration & Claim Management

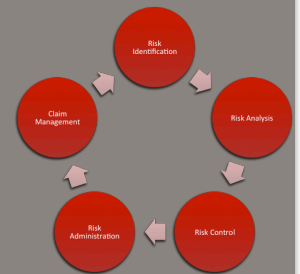
As your advisor we understand how important the total cost of risk can be to your success. That is why we use our knowledge, experience and expertise and strong carrier representation to develop the risk strategy that fits your business and safeguards your bottom line. You are involved in all key relationships that affect the terms of your policy, with the underwriter being a key, but often overlooked, part of the equation:

- ▶ Risk Identification
- ▶ Risk Analysis
- ▶ Risk Control
- ▶ Involve Underwriters
- ▶ Risk Financing
- ▶ Risk Administration
- ▶ Claim Management

Your organization requires workers compensation specialists, and not generalist in this high impact area of your corporate risk management. Our key area of expertise is focused on workers compensation and those attendant exposures that are either workers compensation experience drivers or typically marry up to workers compensation claims such as Auto, EPLI, Business Travel Accident.

We hand select a team of internal and affiliated experts who can design and administer plans targeted for your diverse needs-whether premises inspections, compliance audits, safety incentive program administration, and train-the-trainer safety workshops.

Fees May Apply



RMX Insurance Services

Effective claims management can reduce costs while maximizing the effectiveness of your internal workers compensation management program. We structure a customized plan that provides you with exactly the right mix of tools designed to produce a significant impact.

By establishing a collective services agreement, specific priorities and issues can be identified and addressed. This service agreement acts as our “report card” for performance throughout the year.

Property & Casualty Claims

The same high degree of service is also provided for property and casualty claims. Every client is assigned a dedicated claim advocate contact — an individual who will oversee every stage of the claim to ensure the carrier’s actions are expeditious and the claim is resolved as favorably as possible. Here’s how:

- ▶ Manage the claims reporting process to ensure comprehensive claim data is submitted, resulting in favorable results for client
- ▶ Work with adjusters to ensure timely response and prompt claim resolution
- ▶ Review reserves for appropriateness based on the type and severity of claim
- ▶ Regular status reports through the life of the claim
- ▶ Advocacy when coverage is questionable or in dispute
- ▶ Pursue subrogation of claims to improve loss experience and remove claims from claim history where appropriate
- ▶ Loss trend review for risk management program improvements
- ▶ Analyze and evaluate third party administrator partners for large self-insured retention clients.

Fees May Apply

Workers Compensation Claims

- ▶ Proactive Review and monitoring of substantial new claims
- ▶ Troubleshooting problematic or questionable claims, ensuring appropriate investigation
- ▶ Critical reserve prior to WCIRB experience modification calculation
- ▶ Timely experience modification projections that help clients budget for the future
- ▶ Assistance in optimizing occupational medical providers
- ▶ Assistance with implementation of first aid and transitional work programs
- ▶ Facilitation of on-site claims review meetings
- ▶ Loss analysis and trend reports

Fees May Apply

Specialties & Industry Focus

Construction >> Financial Services >> Food & Beverage >> Healthcare >> Municipalities
Non Profits >>Real Estate/Property Management >>Restaurant >> Technology



No two companies are exactly alike. Your industry, your organization, and even segments within your business have their own unique characteristics and needs. That is why we provide advisors who will bring you more than just insurance products—you need customized risk management strategies. Our solutions are driven by listening to you and finding answers to your problems.

Expertise and Knowledge of Your Business

Since the founding of our company more than 200 clients have signed on as brokerage and risk management clients. When we asked our clients why they chose to work with us, our experience and knowledge of their risk exposures was one of their top responses.

Our insurance advisors have effectively managed risk across multiple industries. We have included here some client names we represent to give you an idea of our breadth of expertise. We invite you to contact us so we may listen to your specific needs and then, with you, develop a plan that will mitigate your risks, yield excellent terms and conditions, and help you succeed.

South Central Los Angeles Regional Center, Community Impact Development I, Community Impact Development II, Friends of SCLARC, Winklevoss Capital Management, Chloe&Isabel, Baggu, Bank of The West, Docusign, HereLabs, KiwiCrate, Kinsight, Poshmark, Plivo, Semantics3, STAANCE, Boostable, Viglink, PlutoTV, Waterfall, Crowley Development, MAD Apparel, Building Connected, Vignette Pizzeria (A Thomas Keller Group Property), to name a few.

Here's What Our Clients Say About Us....

To Whom It may Concern:

Please accept this letter as my highest recommendation for the professional services of Toni Johnson and Lindell Daniel.

As my broker they worked with me on a horrendous Workers' Compensation problem (they inherited as our new broker) — a current Experience Modification rate of 198%, which for our renewal, was increased to 201%.

We worked with our insurance carrier, who was expressing concerns about a continued relationship. Ms. Johnson and I teamed up on the underwriter. Ms. Johnson was successful in getting the carrier to pay for outside loss control and safety services as well as providing a full-time dedicated carrier safety engineer; while Ms. Daniel and I managed claims and all three of us put Safety as a priority.

Ms. Johnson oversaw our very difficult and highly sensitive litigated claims; negotiated safety concessions with the union representatives and frequently co-authored our reports to the BOD. At the end of the year we were projecting a 194% Experience Modification but instead realized a new low of 187% due to some negotiated claim reserves submitted and excepted by the carrier just before new mod publishing. Toni and her team sat down with us and discussed what we should have as our game plan. Bringing in the insurance carrier with multiple claim file reviews, safety inspections and participating in our Payroll Premium Audit.

During the audit we identified that there was an error in the Workers' Compensation Class Code that was being used on our employees. When corrected this resulted in a return premium check of \$350,000.

Thomas M. Malooly

Risk Manager

Kedren Community Health Center, Inc.

June 3, 2014



Toni Johnson
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