

# CLIENT SERVICE GUIDE

## I. MANAGEMENT SERVICES

A. ORGANIZATION OF INSURANCE FILES

B. ESTABLISHMENT OF INSURANCE REVIEW MEETINGS

C. PREPARATION OF BID SPECIFICATION FOR BIDDING  
OF INSURANCE PROGRAM

D. PREPARATION OF INSURANCE SUMMARY FOR AUDITORS

E. SUMMARY OF INSURANCE AND RATE DISPLAY

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## II. WORKER'S COMPENSATION SERVICES

A. REVIEW OF RATING CLASSIFICATIONS

B. REVIEW OF PREVIOUS LOSSES

C. ANALYZE CAUSES OF LOSSES

D. AUDIT OF EXPERIENCE MODIFICATION WORKSHEET

E. REVIEW OF INSURANCE COMPANY AUDIT PROCEDURE  
AND CLIENT PAYROLL RECORDS

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## III. LOSS PREVENTION SERVICES

### A. OPERATIONS SURVEYS PROVIDED BY INSURANCE COMPANY

1. UNSAFE CONDITIONS
2. UNSAFE PRACTICES
3. ACCIDENT INVESTIGATION
4. ON-SITE INVESTIGATIONS

### B. SPECIAL HAZARD SURVEYS PROVIDED BY INSURANCE COMPANY

1. MACHINE GUARDING
2. NOISE CONTROL
3. INDUSTRIAL HYGIENE
4. FIRE AND EXPLOSION ANALYSIS
5. PRODUCT CONTROL

### C. LOSS CONTROL PROGRAM

1. ESTABLISHMENT OF PROGRAM
2. REGULAR MEETING ATTENDANCE
3. ESTABLISHMENT OF SAFETY AWARD PROGRAM  
(INCLUDING MAINTENANCE)
4. MAINTENANCE PROGRAM

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## LOSS PREVENTION SERVICES (CONTINUED)

### D. SAFETY TRAINING PROVIDED BY INSURANCE COMPANY

1. EMPLOYEE LEVEL
2. SUPERVISORY LEVEL
3. MANAGEMENT LEVEL

### E. AUTO FLEET SERVICE

1. PRE-EMPLOYEE FORMS
2. DRIVE SAFETY MEETINGS
3. SAFETY AWARDS
4. PREVENTATIVE MAINTENANCE
5. ACCIDENT INVESTIGATION AND ANALYSIS
6. CONTROL REPORTS TO MANAGEMENT
7. MOTOR VEHICLE REPORTS
8. DRIVER PACKETS

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## IV. LIABILITY SERVICES

A. REVIEW OF RATING CLASSIFICATIONS

B. REVIEW OF INSURANCE COMPANY AUDITS

C. REVIEW OF LEASE AGREEMENTS

D. REVIEW OF INSURANCE REQUIREMENTS  
FOR OUTSIDE VENDORS

E. REVIEW REQUIREMENTS FOR SUBCONTRACTORS

F. REVIEW OF OUTSIDE CONTRACTUAL AGREEMENTS

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## V. PROPERTY SERVICES

- A. PROPERTY EVALUATION
- B. REVIEW OF CURRENT VALUES IN RELATION TO INSURANCE POLICY DEFINITIONS
- C. ANALYSIS OF YOUR FIRE RATES
  - 1. REVIEW OF I.S.O. FORMULAS
  - 2. REVIEW OF OCCUPANCY PROTECTIONS
  - 3. ADJUSTMENT OF OCCUPANCY TO CURRENT SITUATION
- D. REVIEW OF YOUR MONTHLY PROPERTY REPORTING PROCEDURES
  - 1. DETERMINATION OF RISK POTENTIAL
  - 2. EVALUATION OF PROGRAMS TO DETERMINE BEST FOR YOU
  - 3. INCLUSION OF SPECIAL WORDING IN INSURANCE CONTRACTS TO LESSEN THE AFFECT OF LOSS CAUSED BY IMPROPER LIMITS OF COVERAGE
  - 4. ASSISTANCE IN CALCULATING AMOUNT OF PROTECTION REQUIRED

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#### IV. BOND SERVICES

THE AGENCY OFFERS IMMEDIATE  
IN-HOUSE UNDERWRITING, PRICING  
AND BOND INSURANCE.

- BID AND PERFORMANCE BONDS
- LICENSE AND PERMIT BONDS
- WAGE AND WELFARE BONDS

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## **MAJOR ACCIDENT PLAN**

- OUTLINE OF DUTIES
- LIST OF AGENCIES TO NOTIFY
- DESIGNATE SPOKESPERSON
- EDUCATE EMPLOYEES
- REVIEW PLAN REGULARLY
- ACCIDENT PROCEDURE AND DOCUMENTATION
- BE PREPARED TO TALK TO REPORTERS

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## **INJURY MANAGEMENT**

### Complete First Report Of Injury

- Medical Only
- Lost Time Beyond Waiting Period  
Requires Special Handling

### Lost Time Accidents

- Provide Duties/Tasks Of Injured Employees  
To Doctor
- Discuss Options For Alternate Job Duties For  
Early Return
- Discuss Timetable For Employee's Return To Work

### Call The Employee Within 24 Hours

- Express Commitment To Care And Recovery
- Ask About Treatment
- Ask About Special Needs/Concerns

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