



Insurance and Risk  
Management Services, Inc.<sup>®</sup>

**Your Priorities. Our Focus.<sup>®</sup>**

## Guide For Client Services



This guide outlines a broad sampling of the many processes we follow in handling various aspects of our clients' accounts. It is prepared so our clients better understand how we will handle situations as they present themselves throughout each policy term.

**Our Promise:** We promise superior service that strengthens our relationship and soars above the rest; because we know that...**Simply Selling Insurance is Not Enough!**

### Accounting Management

This service provides the function to monitor the financial records of your insurance program.

- Invoices are issued with information to remit payment based on insurance company requirements.
- We will provide reminders for invoices when necessary.

- We continue to monitor our accounts on a weekly basis until accounts are current to ensure coverage remains active.
- We offer a premium finance option provided by Premium Assignment Corporation.
- We offer a direct debit option for the monthly payments as part of the finance agreement.
- We will monitor any communication from Premium Assignment Corporation throughout the policy period including payment notices, cancellation notices, and refunds.
- We provide a Policy Schedule identifying policies placed and the corresponding billing information.

### **Claim Management**

This service consists of guidance during the loss and litigation process to simplify the claims management function for our clients.

- We provide you with online capability to report a claim on our website at: *IRMSinc.com/Our Services/Business Insurance/Claim Reporting*
- We will identify the policy or policies that apply to the claims situation.
- We will complete the appropriate claim notices.
- We will contact the appropriate insurance companies to initiate the claim process.
- We will ensure that the company assigns a claims adjuster to handle your claim in a timely fashion.
- We will facilitate communication among all parties involved in a loss.
- We will ensure that the insurance company establishes accurate claims reserves.
- We will communicate with the adjuster to resolve coverage concerns and disputes.
- We will monitor the carrier's litigation management of large losses.
- We will request that the carrier investigate and pursue all avenues of subrogation.
- We will ensure that covered losses are settled fairly.
- We have the ability to review experience modification worksheets for accuracy when requested.

### **Endorsements**

- This service provides the tools to keep your insurance program current as your exposures change.
- We provide you with online capability to request endorsements on our website at: *IRMSinc.com/Our Services/Business Insurance/Policy Changes*
- We will process all Endorsements within 48 hours upon receipt of your request.
- Provide written confirmation that your request has been submitted for processing to the insurance company.
- We will review each Endorsement for accuracy.
- We will send you the Endorsement along with our written confirmation of the change and any pertinent details.

### **Expiration Management**

This service provides the status of policies in your insurance program to ensure that there is no unintended lapse of coverage for the customer.

- We will contact the insurance company to determine if the policy has renewed.
- We will send you written confirmation to advise of the renewal status for each policy within a week after the expiration date.
- We will communicate with the insurance company to resolve any challenge.

### **Non-Renewal Management**

This service enables us to address challenges and approach new markets if needed to facilitate providing the best program for our customer.

- We provide notification when a Non-Renewal Notice has been received from the Insurance Company.
- We will determine why the policy is being non-renewed.
- We will contact the insurance company in an attempt to resolve the issue.
- We will request information from you if information is needed to resolve.
- We will notify you if non-renewal is going to be rescinded.
- We will have your Risk Manager contact you with a recommendation for replacement coverage if the Insurance Company will not reconsider their decision to non-renew.

### **Notices of Pending Cancellation**

This service allows us to monitor and communicate as necessary with our clients in an attempt to prevent a lapse in coverage.

- We will monitor all payment notices received from the insurance companies.
- One week before the cancellation date we will communicate with the insurance company to determine status of payment.
- We will provide written communication one week before the due date of the cancel notice to advise you of our findings.
- We will continue to monitor the payment status with the insurance company.
- We will send written notice if the coverage has ended.
- We will confirm policy is reinstated when payment has been received by the insurance company.

### **Policy Management**

This process confirms accuracy of coverage as issued by the insurance company.

- We will monitor the receipt of the policy from the insurance company to provide prompt delivery.
- We will compare the policy to the application information provided to verify the accuracy of the policy.
- If there are any corrections required, we will request the corrections from the insurance company and provide written notification that the policy was incorrect.
- Provide policy schedule to ensure placement of new and renewed policies.

### **Proof of Insurance**

A Certificate Of Insurance or Evidence of Insurance is used to document the most relevant insurance coverage to another party instead of providing full insurance policies.

- We provide you with online capability to request Proof of Insurance on our website at: *IRMSinc.com/Our Services/Business Insurance/Proof of Insurance*
- We will review the insurance specifications in your contracts and leases to ensure you are in compliance with these requirements. We will notify you of any deficiencies under the insurance specifications and review potential changes to your insurance program.
- We will issue certificates within 24 hours of receiving requests.
- Provide a copy of certificates issued when requested.

- Provide auto identification cards at renewal and when a vehicle is added to a policy.
- Issue Certificates of Liability Insurance to all listed holders when a policy renews.
- Provide a list of all holders to the insured prior to policy renewal to maintain an accurate database.
- Issue Certificates of Property for all Condominium Associations upon request for all unit owners' mortgage companies.
- Issue Evidence of Insurance for leased or purchased equipment when requested.
- We will work with a certificate holder to address any specific requirements and any pertinent details.



IRMSinc.com | 239-649-1444  
8950 Fontana Del Sol Way, Suite 200 · Naples, Florida 34109