CERTIFICATE MANAGEMENT SOLUTIONS

CMS FEATURE	CLIENT BENEFIT	BENEFIT
☛Comprehensive certificate tracking solution ☛Consistently administered program increases compliance	⇨**Minimize the chance of assuming risk** ⇨**Reduces labor, benefits and overhead expenses** ⇨**Reduces exposure** ⇨**Reduces claims expenses** ⇨**Enforce company wide compliance to financial standards** ⇨**Protect Insurance/Self-insurance programs from claims generated by business partners** ⇨**Promote Risk Management awareness, expertise in the field** ⇨**Contribute to organization's Sarbane-Oxley Compliance program**	**Demonstrates to Insurance Carriers and other 3rd Parties that the account has implemented an Automated Proactive Plan and Process Companywide.** **PREMIUMS SHOULD BE REDUCED!**
☛Fully outsourced approach	⇨**Frees resources to focus on other work related areas** ⇨**Reduces internal expenses**	**Gives the Account flexibility and allows for concentration on higher value activities**
☛Permanent image history ☛Instant Internet access	⇨**Reduces document storage requirements** ⇨**Allows immediate access to past history and information**	**Account HQ has visibility of all data** **Provides documentation for legal action to transfer risk**
☛Automated coverage deficiency notifications	⇨**Reduces deficiencies and exposure**	**Enables Account to manage Intervention lists**
☛Automated Management reporting	⇨**Improves visibility to compliance status** ⇨**Provides visibility to problem areas**	**Assists Purchasing in ranking vendors**
☛Flexible system adaptability to business changes	⇨**Reduces reliance on internal systems/IT** ⇨**Accommodates change**	**Requirement Sets can be adjusted by Risk Mgmt to adjust for Account needs.** **Scalable process**
☛ Carriers are monitored	⇨**Carrier solvency**	