

## Frequently Asked Questions

### WHAT IS INSURICA'S ROLE?

INSURICA will conduct the Energy Risk Assessment and provide the Risk Report.

### WHAT ABOUT BROKERS?

- Open-broker program, meaning every broker contracted with CompSource has access.
- Brokers earn their standard commission.
- Brokers can be present and participate in the Energy Risk Assessment.

### WHAT'S THE PROCESS?

- Conduct Energy Risk Assessment
- Receive Risk Report
- Submit application for quote to CompSource
- Receive Best-in-Class quote from CompSource with scheduled premium credits

### WHAT'S THE TIMELINE?

We recommend you conduct The Energy Risk Assessment 90 days before your insurance renewal date. The Risk Report will be provided one week after the Energy Risk Assessment.

## Safety Pays!

Get credit for the good things you are already doing. Contact us at [EnergyComp@INSURICA.com](mailto:EnergyComp@INSURICA.com) to schedule your Energy Risk Assessment today.

### WHAT'S THE ENERGY RISK ASSESSMENT?

- Quantitative, comprehensive analysis of your risk management practices
- 38 questions
- 1 hour duration
- Areas of Assessment: Culture, Fleet/Auto, Workers Compensation, Health and Safety, Environmental, Contractual

### WHAT'S THE RISK REPORT?

- Results of the Energy Risk Assessment
- Total score and scores provided for each area of assessment
- Establishes qualifying premium credits
- Risk Reduction Plan, including three risk management priorities

### WHAT ABOUT PREMIUM CREDITS?

Insured's with a score of 70 or better qualify for the program and will receive premium credits according to the following schedule:

ERA Score	70-74	75-79	80-84	85-89	90-94	95-99
Premium Credit	0%	5%	10%	15%	20%	25%