

### RISK COOPERATIVE ENGAGEMENT MODEL

Moving risk from a cost of doing business to a catalyst for growth, Risk Cooperative offers 3 engagement models based on organizational size and complexity. All engagement approaches are designed to address insurable risks, including employee benefits, property and casualty as well as specialty programs globally. Our innovative approach breaks away from the transactional brokerage model making Risk Cooperative an integrated consultant actively managing enterprise risk.

	OPEN MARKET PLACEMENTS	PROFESSIONAL	ENTERPRISE	
Organization Size	Any	Small to mid-sized enterprises (SMEs)	Large complex enterprises	
<b>BROKERAGE</b>	Evaluation of existing insurance programs	■	■	■
	Gauging market interest among insurers	■	■	■
	Sourcing competitive quotes	■	■	■
	Analyzing and recommending coverage options	■	■	■
	Insurance placement and ongoing policy management	■	■	■
	Dedicated account management team	■	■	■
	Claims advocacy and management	■	■	■
	Centralized management of all insurable risks (all classes of business)		■	■
	Development of policy procurement/bidding process		■	■
	Tracking total cost of insurance annually (TOI)		■	■
	Digital inventory of all policy documents and claims management procedure		■	■
	Coverage design and placement		■	■
	Policy benchmarking and analysis			■
<b>RISK MANAGEMENT</b>	Appointment of dedicated risk management (Certified Risk Manager)		■	■
	Formulation of enterprise risk management strategy		■	■
	Formulation of risk governance and policy development		■	■
	Participation in management and board meetings		■x2	■x4
	Ongoing monitoring of strategy and business results		■	■
	Active recommendation of risk mitigation strategies		■	■
	Customized risk mapping surveys and analysis		■x2	■x4
	Unlimited phone based support and advisory services		■	■
	Risk Management contribution to the Annual Report			■
	Business model innovation and growth strategy support			■
Balanced scorecard development with key risk indicators			■	

#### About Risk Cooperative

Risk Cooperative, a coverholder at Lloyd's, is a strategic risk advisory and insurance brokerage firm able to originate, place and service innovative risk-transfer and insurance solutions globally.

#### Risk Cooperative Advantage

- Nationally licensed multiline brokerage, and Coverholder at Lloyd's. Experience creating tailored solutions to manage risks globally.
- Entrepreneurial team experienced in driving growth by leveraging risk as a catalyst rather than a cost.
- Access to an extensive global network of carriers and partners, helping to get the best coverage at the most competitive rates for each of our clients.
- Experience designing custom solutions for businesses of all sizes in many industries and are focused on execution.