

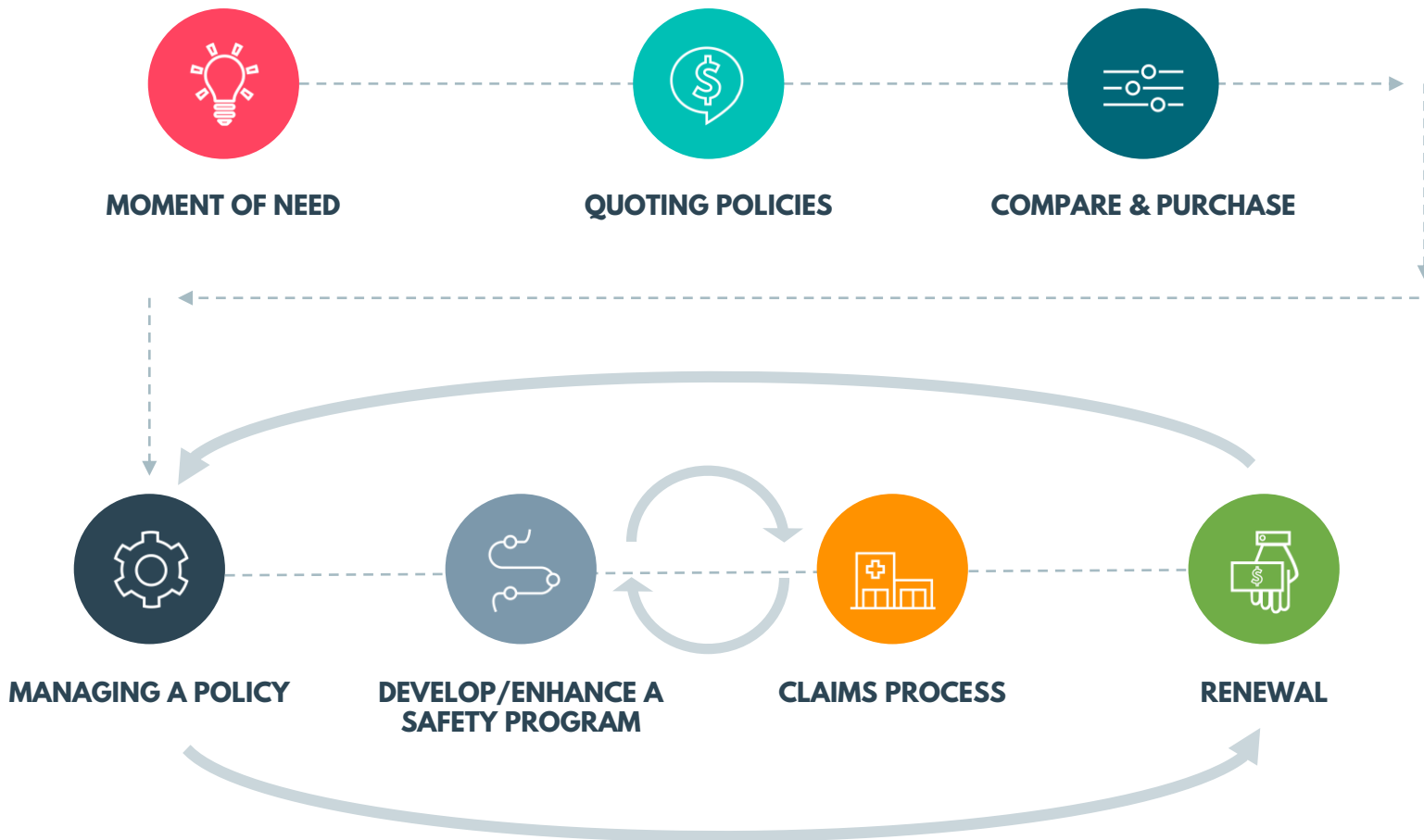


POLICY LIFECYCLE

Chesapeake Employers | November 2017



POLICY LIFECYCLE



TOUCHPOINTS



Website



Phone



Email



**Social
Media**



**Online
Search**



CE Staff



**Direct
Mail**



**Portal
Behind
Login**



Advertising

PERSONAS



**Insurance
Agents**



Risk Managers



Employers/HR



Claimants



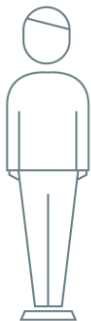
Medical Vendors

MOMENT OF NEED

Personas Involved:



When a potential policyholder chooses or realizes they need to get worker's comp insurance.



"I need worker's comp"

"I'm changing my worker's comp provider"
(Service/Price/Coverage)

"I'm starting a new business"

"I didn't realize I needed worker's comp"
(didn't know/business expanded/hired someone around the house)

ACTIONS

- Independent Research (Online/WOM)
- Gather advice from trusted professional service vendors
- Solicit recommendations from business networks

INFLUENCERS

Agent for Personal Insurance
Business Contacts
CE Customer Service
CPAs
Payroll Service Companies

CONTENT NEEDS:

What is worker's comp insurance?

Who needs to have worker's comp in the State of Maryland?

What does worker's comp cover?

Why do I need worker's comp?

How can I purchase a worker's comp insurance policy?

COMM OPPORTUNITIES:

- Find an Agent
- Worker's Comp 101

TOUCHPOINTS:



UP NEXT: QUOTING POLICIES



QUOTING POLICIES

Personas Involved:



Gathering quotes from potential worker's comp insurance companies in an effort to compare rates.



"What will worker's comp cost?"

*"Who can cover my worker's comp?"
(Employer)"*

*"How is worker's comp calculated?"
(Employer)"*

"Who are my trusted carriers?"

ACTIONS

- Identify potential insurance companies
- Choose who to get quotes from
- Gather or create quotes
- Safety services visit/inspection (large account)
- Multiple quotes to meet desired price (large account)
- Experience mods for existing businesses switching providers
- Pre-quote safety visit

INFLUENCERS

Agents
Business Networks
CE Customer Service
Underwriters
CE Safety Services
Prior/Current Carriers

CONTENT NEEDS:

How did they determine my premium?

What is an experience mod?

What information must be provided to receive a quote

What to expect from a safety services visit with Chesapeake Employers

What is a loss ratio

COMM OPPORTUNITIES:

- Find an Agent
- Worker's Comp 101

TOUCHPOINTS:



UP NEXT: COMPARE & PURCHASE

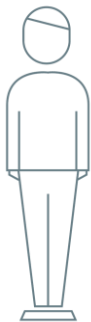


COMPARE & PURCHASE

Personas Involved:



Comparing & contrasting policy quotes from multiple insurance companies, deciding who to go with for worker's comp coverage.



"Is this policy premium in the range I expected to pay?"

"What makes these providers different?"

"What is being said about these providers?"

"How quickly can I get covered?"

"Do they have any discounts or incentives?"

ACTIONS

- Ask questions or clarify policy coverage
- Investigate reviews & customer experience online & within business networks
- Safety services visit/inspection
- Apply for credits/discounts
- Review payment options
- Binding policy coverage or accept quote/make payment

INFLUENCERS

Agents
Affinity Groups
Business Networks
CE Customer Service
Prior/Current Customers

CONTENT NEEDS:

What makes CE different?

What can I expect as a policy holder?

What are my payment options?

What kind of service should I expect?

Are there ways to make my premium rate go down?

COMM OPPORTUNITIES:

- Online quoting
- Post-quote follow-up communications

TOUCHPOINTS:



UP NEXT: MANAGING A POLICY

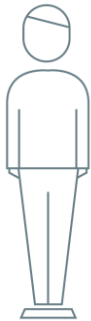


MANAGING A POLICY

Personas Involved:



The ongoing activities of being a worker's comp policy holder.



"What do I need to know about my policy?"

"How do I manage a claim/report an injury at my workplace?"

"How do I make payments/sign-up for recurring billing?"

ACTIONS

- Review policy packet & onboarding materials
- Create an account online
- Sign-up for payroll services
- Get certificates of insurance
- Make payment or pay on payment plan
- Make policy changes & updates
- Premium audit process
- Safety inspection to large policies
- Fraud investigations
- Create a Return to Work program

INFLUENCERS

Agents
Chesapeake Employers

CONTENT NEEDS:

What does my coverage provide me?

How do I contact Chesapeake Employers if I have a problem or question?

What is the claims process?

How do I create a safety culture or return to work program?

What goes into a premium audit?

Policy holder seminars

Certificates of Insurance

COMM OPPORTUNITIES:

- New policy holder onboarding
- Safety info based on industry/business size
- Legislative/OSHA updates
- Subscribe to Newsletter

TOUCHPOINTS:



UP NEXT: SAFETY PROGRAMS



DEVELOP/ ENHANCE A SAFETY PROGRAM

Personas Involved:



The process of setting up a safety program or enhancing an existing program to reduce risk to the business.



"How do I start a safety program?"

"Why is a safety program important?"

"What are the benefits of a safety program?"

"How do I create a safety culture?"

ACTIONS

- Evaluate risks to safety
- Investigate regulations that govern their work environment
- Request safety consultation from Chesapeake Employers
- Develop their own safety program materials based on OSHA & CE
- Review/enhance safety program materials based on new regulations or advancements
- Develop a Return to Work Program

INFLUENCERS

Agents

Safety Services / Underwriters

Safety Regulators

CONTENT NEEDS:

Guide to developing a workplace safety program

Industry/injury-specific safety materials and trainings

Industry/injury-specific tip sheets, posters, publications, videos, webinars

Safety program playbook

How to create a Return to Work Program

Materials in Spanish

COMM OPPORTUNITIES:

- Legislative/OSHA Updates
- Industry/injury specific emails
- Injury alerts or claim threshold notifications

TOUCHPOINTS:



UP NEXT: CLAIMS PROCESS

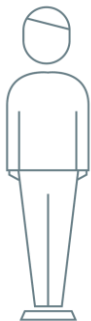


CLAIMS PROCESS

Personas Involved:



The process that follows a worker being injured or a FROI being filed.



"How do I report a claim or FROI?"
(Employer, Claimant, Agents)

"How do I get a bill paid?"
(Claimants, Medical Vendors)

"Where can I receive medical treatment/prescriptions related to a claim?"
(Claimant, Employer)

"What benefits is an injured worker entitled to?"
(Claimants, Employers, Agents)

"What is the claims process?"
(Claimants)

ACTIONS

- Report injury to Employer
- File a FROI
- Conduct accident investigation
- Seek medical attention/treatment
- Investigate claim related services offerings
- Submit bills to be paid or asking questions about pending bills
- Return to work
- Possibly appear before the Worker's Comp Commission

INFLUENCERS

Injured Worker's Lawyer
Medical Providers
Coworkers
Agents
Employers
Worker's Comp Commission

CONTENT NEEDS:



What happens during the claims process

How to conduct an accident investigation

What claim related services Chesapeake Employers provides

What is the billing process for a claim

What is the return to work process

Where can I get medical treatment

Claims related forms

COMM OPPORTUNITIES:

- Universe of benefits to claimants
- Series of webinars to explain claims process

TOUCHPOINTS:



- Claims Adjuster
- Nurse Case Manager
- CEI Attorneys
- Underwriting
- Safety Services

UP NEXT: RENEWAL



RENEWAL

Personas Involved:



Annual process for renewing policies, may include additional vetting of other insurance companies depending on client experience.

Timing:
90 Days Prior to
Policy Ending



"What is my premium?"

"How do I lower my cost?"

"Do I want to stay with Chesapeake Employers or switch carriers?"

"Did I receive good service?"

ACTIONS

- Evaluate renewal premium
- Make changes to policy coverage
- Research other worker's comp options available
- Experience mod process
- Make renewal payment

INFLUENCERS

Agents
CE Customer Service
Claims Adjuster
Underwriter
Safety Services

CONTENT NEEDS:

How are premiums calculated by CE?

How do I lower my insurance premium from last year?

How do I reduce risk in the workplace?

Policy renewal & coverage

What was my previous policy's usage?

How do I renew my policy?

COMM OPPORTUNITIES:

- Renewal reminders
- Recap of policy usage with tips for increasing workplace safety
- Satisfaction questionnaire
- Policy-related news & alerts

TOUCHPOINTS:





THANK YOU

Let's get started.

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