



A Window into the Best Overall Property and Casualty Insurance Solution

What's so great about Creative Planning?

Glad you asked . . . read on for insights on what we do, why we do it, and why we think we're the best!

Creative Planning's 'secret sauce' is outside of the premium. Giving our clients the best deal on the premium is the obvious answer - it's the price of admission - the basic blocking and tackling for all insurance agents and brokers. We know that we have to get you a great price in order to even have a seat at the table.

Our value as your agent goes well beyond the premium itself. Our holistic approach considers not only direct costs for insurance (premium), but also takes into account indirect costs and risk management issues that can significantly impact the success of your business. By implementing this big-picture strategy, we aim to improve the overall risk profile of your company, making you a more attractive prospect to the underwriting community. It's a different strategy altogether.

How we strategize . . .

We focus a great deal of our efforts on our clients' Workers' Compensation coverage because often times, this coverage is the most expensive piece of the insurance program for large Property and Casualty

clients. We look at how can we influence your Work Comp profile over the life cycle of your business.

One of the primary factors we focus on is your Experience Mod. Our goal is to improve that number by being proactive versus reactive to your claims activity. *Usually beyond the scope of most ordinary insurance agents, this approach has become our bread and butter.* Accomplished by our proprietary "Work Comp Trax" process and the vast array of tools, resources and data analytics at our disposal, we work closely with our clients to help them to obtain their best-case-scenario Experience Mod. The result? Tens of thousands of dollars in savings.

How our proprietary 'Work Comp Trax' process works:

We follow a road map focusing on:

- 1) Implementing tools and processes to help prevent losses
- 2) Developing a plan of action to follow in the event of a loss, and
- 3) The management and overall administration of your program year after year after year.

After we have led the company through this process (in great detail), the outcome is an improved Experience Mod which will have a multiplier-effect on the premiums that you will pay over the life cycle of your business.

The end results:

- ***Immediate premium-savings in terms of a lower multiplier on your Work Comp and***
- ***Potential for better rates due to your company becoming a more desirable risk for the underwriting community.***

We use many additional tools to achieve those results such as our HR Compliance tools, OSHA Compliance tools, and DOT Compliance tools. We assess claim prevention, claim handling, hiring practices - all of these are subtle things that improve the overall profile of the company.

Case Study: Experience Mod Reduced from 1.7 to 0.58

4 years ago, a client came to us with an Experience Mod of 1.7.

We utilized our 'Work Comp Trax' process and as the client adopted our suggestions and implemented the recommendations, they saw a steady improvement in their Experience Mod.

In 3 years, we reduced their Experience Mod to 0.58. Instead of paying a 70% surcharge over and above their industry peers were paying, our client was now getting a 42% reduction in their premiums over what their peers pay.

Additionally, not only did they see this 112-point improvement in their Experience Mod, their rates also went down because the insurance industry viewed them as a much more appealing client. In true dollars, they went from paying \$470,000 to \$120,000 a year in premiums.

Discovery Process with New Clients

Initially when a client contacts Creative Planning, we go through a discovery process with them to determine the areas of concern and understand their current coverages and important insurance history.

While many have concerns with Workers' Comp issues, others do not. Some clients have issues stemming from their general liability and risk transfer practices, such as how they deal with their subcontractors. For example, they may need assistance developing a better subcontractor agreement so that they're protecting themselves adequately while using subcontracted labor.

Whatever the issue, once uncovered we can focus our efforts and resources on those areas. What we want to emphasize is that we're more of a Business Consultant than an Insurance Broker. We realize that we are not in a one-size-fits-all business. Our goal is to understand our clients' business and their unique challenges so that we can use the appropriate resources in order to help our clients achieve their objectives.

What our competition does vs. what we do . . .

Most of our competition will collect information from their prospective client in a visit or two to their office then summarize this information in a standard industry format, send it out to various underwriters and sit and wait for a quote to come back. Usually an administrative person within the insurance agency will handle this marketing process.

Creative Planning does not operate that way; our Sales Executives go to the prospective client and run the initial discovery meeting, then they personally compile and prepare all of the information and send it out to the underwriting community.

Our experience shows that the person who was there, who saw it, touched it, smelled it first-hand, is the best one to tell the story. That person is also the best equipped to become the architect of the coverage and the plan of action. Because this person acts as the quarterback, they are in the best position to tell the story to the underwriting community.

Creative Planning does not use a standard form to submit our clients to the marketplace. Instead, our Sales Executives provide a detailed narrative - a story about the client that tells the underwriter what the standard applications cannot. Underwriters appreciate detail and often times can provide better coverages and rates because the risk has been presented in a thorough and transparent way.

The result - we can negotiate better deals for our clients because we've told the whole story - we've done a better job of presenting them.

Case Study: Lowering WC Premiums with the Right Hiring Practices

We had a client with HR challenges; they were not screening their candidates effectively and therefore ended up hiring people that presented greater risk for filing a Workers Compensation claim.

At our recommendation, the insured implemented pre-employment physicals, post-offer drug screenings, and began to check prior claims history for job candidates. Because of the implementation of these processes, the insured would now be hiring a much better caliber candidate and therefore the likelihood of future claims would be much less. This type of information speaks volumes to the underwriter and gives them the complete picture so that they can confidently provide their best quote.

Long-term client relationships are a priority

Our client relationships are long-term because we are very good at putting them in the right program. This creates stability for a long-lasting partnership. Very rarely do we need to move business after 3 or 5 years, let alone after the first year.

We've been very successful negotiating multi-year rate guarantees for our clients. Our "Work Comp Trax" process gives us intimate knowledge of our clients' business, so that we are well-equipped to address unexpected or unjustified rate increases if they occur. Our underwriters know the proactive measures we take with our clients and we won't hesitate to be their advocate if needed.

Our clients don't need to or want to change carriers often because we make an initial placement that is considered a long-term best fit for all parties involved.

Creative Planning - We add value beyond low premiums

If all a prospective client wants is a broker who will shop their policy for the cheapest price, we're likely not a good fit for them. Our value is best realized when we can assist companies in multiple ways. Our pricing is definitely competitive, but we look for situations where we can add value beyond just the lowest premiums.

Top notch Customer Service

Good communication is paramount to successful relationships. We want our clients to feel free to communicate directly with us - ask us questions, and use us as a resource – as often as needed. We are your advocate and your insurance experts and are ready to assist you!

It's because of our solid client relationships and our excellent service model that we have a client retention rate near 95%. Our clients view us as a much larger resource than just a broker that went out and got them an insurance policy with the lowest premium.

The depth and breadth of our resources separates us from our competition. Our resources, tools and expertise cannot be matched by our competitors.

Here are just a few of our additional resources:

- Human Resource Consulting
- Employee Benefits Consulting
- 401K Planning
- Private Wealth Management (Creative Planning is the #1 Fee-Based Investment Advisor in the country)
- Legal Services and Estate Planning
- Tax Preparation Services

Creative Planning offers a broad range of professional insurance products to our clients. We have the industry knowledge and contacts to secure coverage for all of your insurance areas.

A proactive approach to risk has been our #1 focus at Creative Planning for nearly 30 years.

By acting today, we can and will change your tomorrow!



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