

*Penn National Insurance's Custom Service Program gives you the resources to reduce your organization's risk factors and losses by combining the efforts of our underwriting, loss control, and claims professionals with those of your independent insurance agency. By reducing your risks and losses, you could build a safety history that could lower your future premium bills. Take advantage of our enhanced level of services, including face-to-face meetings, and avoid any duplication of these efforts from other sources.*

Penn National Insurance's Custom Service Program gives you the resources to reduce your organization's risk factors and losses by combining the efforts of our underwriting, loss control, and claims professionals with those of your independent insurance agency. By reducing your risks and losses, you could build a safety history that could lower your future premium bills. Take advantage of our enhanced level of services, including face-to-face meetings, and avoid any duplication of these efforts from other sources.

**Building Solid  
Customer  
Relationships  
from Penn  
National  
Insurance**

**Custom  
Service  
Program**

Penn National Insurance  
Post Office Box 2361  
Harrisburg, PA 17105-2361  
[www.PennNationalInsurance.com](http://www.PennNationalInsurance.com)



**PENN NATIONAL  
INSURANCE**

## **CSP OFFERS VALUABLE SERVICES, TAILORED TO YOUR NEEDS**

As part of the CSP, we will tailor our services: underwriting, claims, loss control and/or premium audit, to your specific needs and requirements. We are committed to developing a close working relationship with you to better understand your individual needs.

A multi-discipline team, from Claims, Loss Control, Premium Audit and Underwriting, will work closely with you to develop a service plan that addresses clearly defined and mutually agreed upon objectives. The service plan will define any opportunities to control your potential for losses, as well as the appropriate Penn National Insurance representative who can help you minimize your loss exposure. Our goal is to provide consistent, quality service from all disciplines — underwriting, loss control and claims. After we complete the initial service plan, we will continue to update the plan as your needs and expectations change.

You or your agent can request underwriting, loss control, and claims services from Penn National Insurance any time you recognize a need. As we tailor and build your CSP plan, we will discuss all our activities with your agent.

## **WHO'S INVOLVED?**

CSP addresses your needs and those of your agent through a cross-functional approach. Penn National Insurance coordinates all activities with the help of the following participants:

### ***Agent***

The agent is the liaison between you and Penn National Insurance in all aspects of the CSP.

Responsibilities of the agent include:

- directing resources
- enhancing communications
- ensuring your specific needs are met.

### ***Underwriter***

The underwriter is responsible for facilitating the progress of your CSP and monitoring its success in collaboration with your agent. Where property and safety exposures exist within your operations, the underwriter will notify the appropriate Penn National Insurance team member from underwriting, claims or loss control, and ask that individual to construct a plan to minimize your potential for loss.

Responsibilities of the underwriter include:

- scheduling orientation meetings, mid-term reviews, if needed, and renewal meetings.
- coordinating the activities of other departments, scheduling group meetings to discuss your needs, and ensuring we meet our pre-renewal commitments.

### ***Claims Representative***

Your one source for all individual claims activity information is the contact claims representative. The contact claims representative is available to review losses of interest to you.

Responsibilities of the contact claims representative include:

- discussing your need for claims reviews and claims reporting.
- reviewing claims reports on all open claims to determine which require review and what type of contact should be made.
- developing and coordinating PNI Care managed care initiatives to reduce workers' compensation costs.
- coordinating the development of approved physician panels.
- stressing the importance of establishing a return-to-work program that includes modified-work capability.

### ***Premium Auditor***

Our auditors will help you understand the components of a premium audit.

Responsibilities of the premium auditor include:

- discussing classifications and bookkeeping requirements.
- conducting a final audit after policy expiration.

### ***Loss Control Representative***

To determine your needs, our loss control representatives will complete a timely survey of your location and interview your management team. The loss control representative will review all losses in all lines to identify loss trends so you can enhance productivity and prevent future losses and the business disruption and expenses they create. By reducing your loss frequency and severity, you could build a safety history that leads to premium reductions.

Responsibilities of the loss control representative include:

- developing a formal safety program.
- discussing the status of recommended safety measures and demonstrating how progress in reducing risk factors can decrease your insurance costs.
- conducting safety surveys of facilities, locations and job sites.
- completing accident investigations and analyzing the cause of loss.
- conducting on-the-job safety training.
- completing operational studies.
- stressing the importance of establishing a return-to-work program which includes modified-work capability.
- discussing how we determine a workers' compensation experience modification, which factors into your premium, and how you can lower your experience modification and your premium by working with us to control losses.
- answering your requests for specific assistance.

## **LET CSP START WORKING FOR YOU**

For more information on how we can tailor our Underwriting, Claims, Loss Control and Premium Audit services to your specific needs, contact your local independent insurance agent who represents us. Our service team is ready to review with you the major elements of CSP and the cost-saving benefits it offers you.