

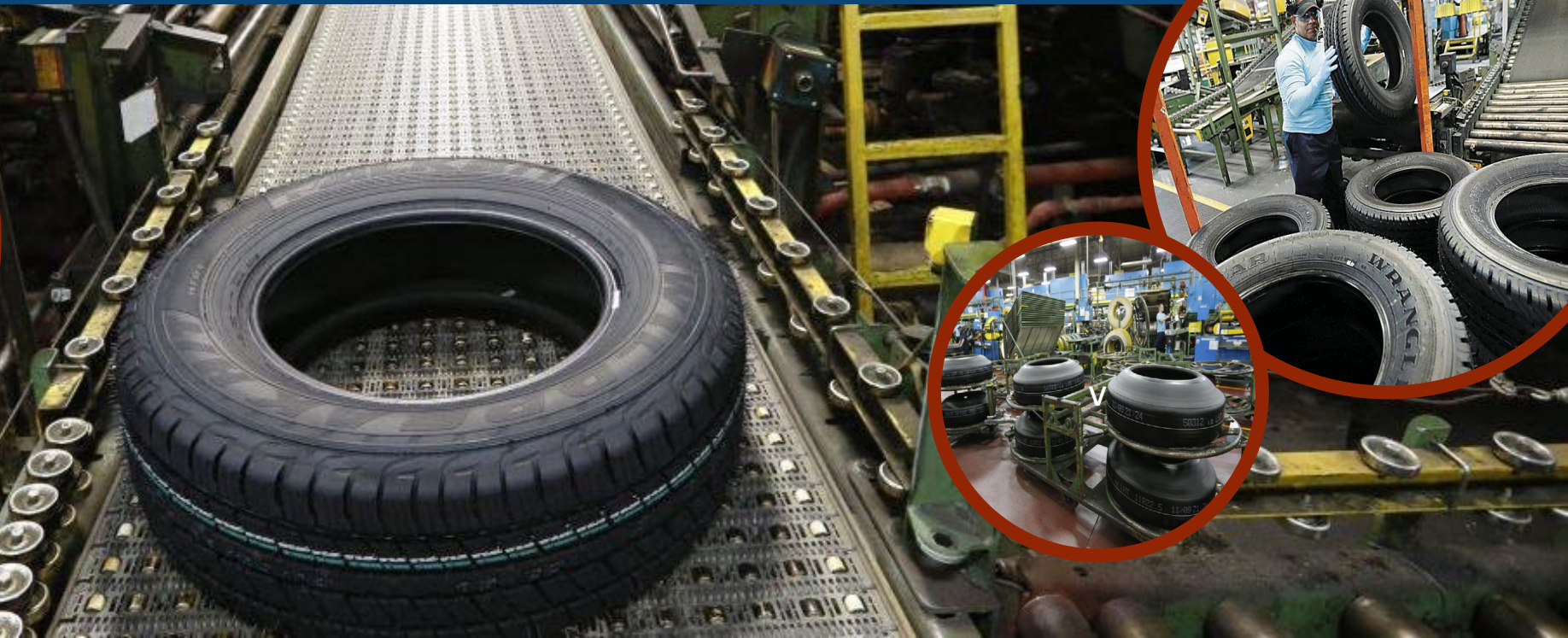
Lawley

INSURANCE | EMPLOYEE BENEFITS



SUMITOMO RUBBER USA

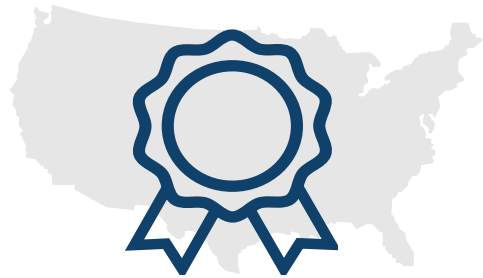
# Working Together, We Will Set the Bar Higher for Your Risk Management & Insurance Program



# About Lawley

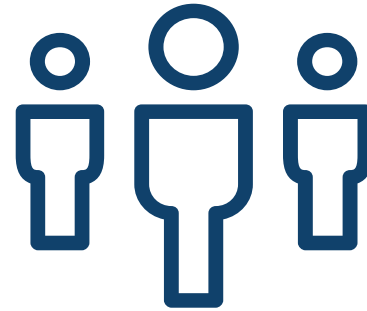
**CORE VALUES** | Relationship Building, Respect & Integrity, Passion, Accountability, and Commitment to our Communities

**MISSION** | We protect assets and minimize risk to help our clients avoid financial hardship



## Top 50 Broker

Lawley has been consistently recognized as a Top 50 National Insurance Broker



## 400+ Specialized Team Members

Experienced professionals prepared to help with your needs



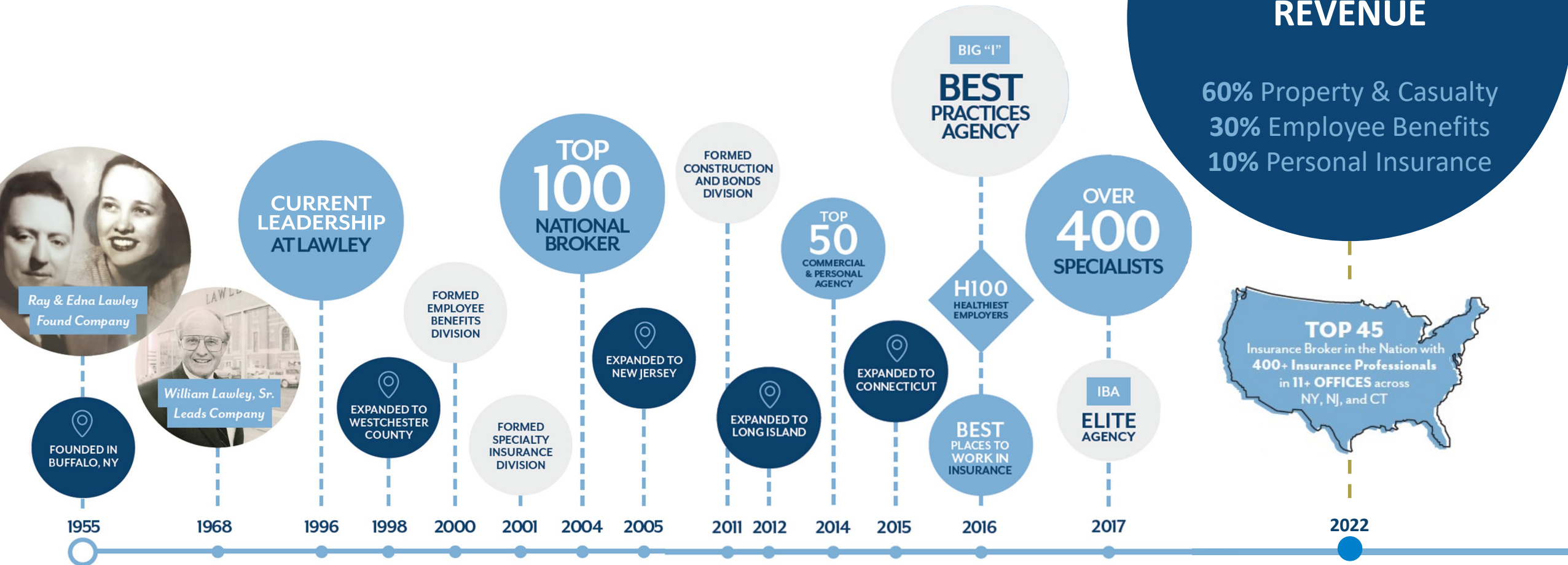
## Foundation of Trust

Trust is at the core of our relationships with our clients and carrier partners

**Independent, privately-held agency with engaged leadership focused on clients, not shareholders.**

# Our Story

Independently-Owned, 3<sup>rd</sup> Generation Family Insurance Brokerage  
45<sup>th</sup> Largest Independent Insurance Broker in the U.S.



# Your Lawley Team



**Mike Lawley**  
*Principal*



**Chuck Allesi**  
*Partner*



**Patrick Quinn, ARM**  
*Account Executive*



**Tina Lane**  
*Senior Account  
Manager*



**Patti Fee**  
*Account Technician*



**Dan Murray**  
*Chief Marketing Officer*



**Anne Baumgartner**  
*Commercial Marketing  
Team Lead*



**Patrick Kenney, Esq.**  
*Insurance Advisor &  
In-House Counsel*



**Brooke Smith**  
*Safety Manager*



**Jim Pierino**  
*Claims Manager*



**Neal Cunningham**  
*Claims Management  
Team Lead*



**Krista Voigt**  
*Claim Consultant*



**Reggie Dejean**  
*Specialty Insurance  
Director*



**Claire Farszmil**  
*Specialty Marketer &  
Account Manager*



**Tim Toole**  
*Bond Manager*

# Our Process

The Lawley process means our team is with you every step of the way.

1

## Program Assessment

We do a full-scale audit of your current policies and endorsements.

2

## Deep Dive

We always like to say that data tells a story.

We analyze all available data to identify trends and issues facing Sumitomo Rubber USA.

3

## Build the Strategy

Together we will develop a game plan and build an annual strategic calendar.

This “written service timeline” will be our road map for the coming year.

4

## Execute Game Plan

Execution is the key to success!

We continuously monitor and communicate all aspects of plan management.

# Qualifications & Services

# Qualifications & Services

Your **risk** is our business.

At Lawley, we use a consultative approach to understand your business and its associated risks. We offer all lines of business insurance in our property & casualty division.

- | **Manufacturing Expertise**
- | **Team Approach**
- | **Written Service Timeline**
- | **Underwriting and Benchmarking Capabilities**
- | **Dedicated Specialty Insurance Division**
  - Cyber Liability**
  - Management Liability (with Crime)**
  - Professional Liability**
  - Environmental Liability**
- | **In-House Loss Control**
- | **In-House Claim Management**
- | **In-House Legal Counsel**
- | **Contractual Risk Transfer Reviews**
- | **Certificate of Insurance Reviews**
- | **National/International Strategic Relationships**
- | **Client Technology Risk Management Platform – MyWave**



# Loss Control



# Loss Control Overview

Lawley doesn't tread lightly when it comes to safety services.



**Site Safety**  
Visits



**OSHA**  
Training



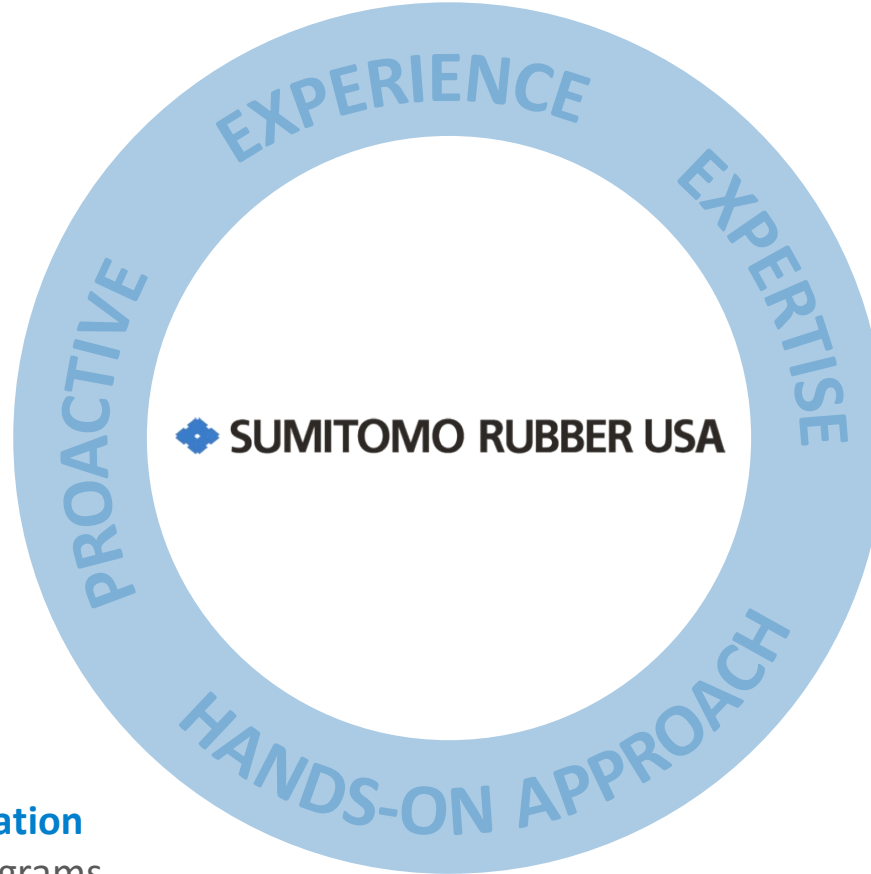
**Loss Trend**  
Analysis



**Loss Control**  
Reporting



**Implementation**  
of Safety Programs



**Compliance**  
Inspections



**Customized**  
Client Portal



**Work**  
with Existing Safety  
Teams



**Subject Matter**  
Experts

9 We will look to complement the work of Sumitomo Rubber USA's safety team.

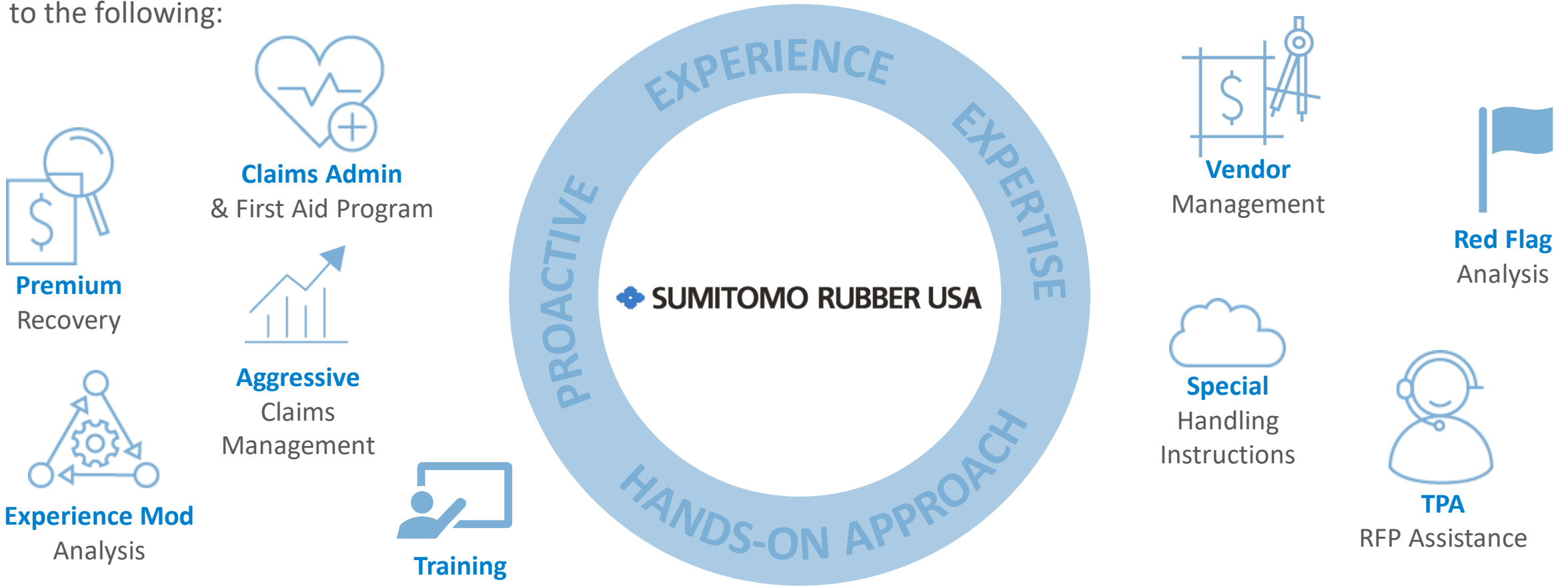
# Loss Control Details

- **In-house team** consisting of experts in specialized fields including subject matter experts in:
  - Fire including: Prevention, Inspection, Training, Suppression, and Alarm Systems
  - Lead, Asbestos, Workplace Ergonomics, and Construction, etc.
- Instructional **training classes** including but not limited to:
  - OSHA Outreach Training for General Industry and Construction (OSHA 10 & 30)
  - First Aid / CPR & A.E.D.
  - Forklift
  - Ergonomics
  - 24-Hour Hazwoper / 8-Hour Hazwoper Refresher
  - Haz-Com training, etc.
- Conduct **site safety visits** to assist the on-site safety team:
  - Identify potential hazards
  - Assist with **hazard mitigation**
  - **Reports** are written and are accompanied with photos and OSHA codes
- **Creation and implementation of programs** that identify and manage exposures across and specific to your organization
- **Perform mock OSHA inspection**
- Perform ergonomic analysis & program development
- Perform **loss trend analysis**
- Create **Industry Specific Safety Manuals** and assist with safety policy development.
- Review **overall safety programs** and processes objectively and provide feedback.
- Work with the existing safety team to identify potential hazards, ensure compliance, and minimize inefficiencies
- Offer a customized client portal with industry-specific resources related to Human Resources, Risk Management, Loss Control and OSHA compliance
  - MyWave provided as a value-added benefit; it complements our expertise.

# Claims Management

# Claims Management Overview

The Lawley claims management team is experienced, passionate, and known for delivering tangible, value-added services for our clients. We get to know your team, your teams needs, and design a service program to execute our **holistic approach** to support your team and drive your claim costs down. Our suite of services, include, but are not limited to the following:



12 When the rubber hits the road, Lawley's claims management team will be there.

# Claims Management Details

- **Claims Administrative Services:** Claim reporting & assistance with WCB forms. Specialized First Aid Program for clients trying to manage their claim frequency by holding First Aid injuries in-house. Training when needed.
- **Red Flag Analysis:** Workers' Compensation insurance fraud is a serious problem. There are several "Red Flags" that are commonly known, but our experienced team can identify some of the more subtle Red Flags and assist with aggressively pursuing fraud findings.
- **Proactive Workers' Compensation Management:** Consultants actively manage carriers to confirm claims are being properly reserved, aggressively managed, and moving as quickly as possible to closure.
- **Special Handling Instructions:** In order to properly manage a claims program, communication by all parties involved is key. Our team demands a comprehensive special handling agreement identifying every aspect of a communication process so we can hold the carrier/TPA accountable.
- **Vendor Management:** At Lawley we know that not every vendor utilized by carriers/TPAs gets the best results. We have relationships with the best vendors and will demand that the carriers/TPAs utilize the vendors that get the best results.
- **Experience Mod Analysis:** Our team has access to Mod Master software and can confirm our client's Experience Mod is accurate and how each claim is impacting your Experience Mod and claim trending. We prepare projected Mods to allow our clients to budget for future program costs.
- **Premium Recovery:** There are now various vendors who provide premium recovery services. They try to identify errors or opportunities to secure a Revision of the Experience Mod and charge 50% of the recovery. Not only does Lawley provide these services for our clients, our services are better and **we don't charge our clients a fee.**
- **Third Party Administrator RFP Assistance:** We recommend looking at your TPA every three to five years to confirm you are getting the best services at the lowest cost. Our team cannot only prepare an RFP for you, but guide your team through the entire RFP process, including identifying the best prospective TPAs.

# Why Lawley?

We have built our organization with one simple focus – to continually invest in our people & our service to bring more to our clients.



## National & Local

We have national capabilities with local representation



## Privately-Held Brokerage

We are accountable only to our clients, no one else



## Manufacturing Expertise

We are proud to protect manufacturers across our footprint



## Competitive Fee Structure

We find the best protection at the best price

# Client Experience

We protect industry leaders in the manufacturing industry & beyond, just like Sumitomo Rubber USA.



# Compensation & Contracts

Lawley is open to receiving compensation through commissions paid by the carrier, fees for brokerage and consulting services or a combination of both, as negotiated by Sumitomo Rubber USA.

Our typical arrangement is to receive commissions for insurance policies placed on behalf of the client and to have a fee arrangement (hourly or per project) for loss control and claims management services.

- Commissions vary from 5% to 15%, depending on the type of coverage and rates filed with NYS.
- Risk Management fees are charged at \$150/hour.

## ***Lawley proposes the following fee arrangement for this engagement:***

<b>I. Brokerage Services.....</b>	<b>\$190,000</b>
<ul style="list-style-type: none"><li>• Insured program administration</li><li>• Review, marketing, placement of all policies</li><li>• Claims administration</li><li>• Preliminary liability risk assessment</li><li>• Stewardship report/meetings</li></ul>	
<b>II. Adequacy of Coverage/Certificate of Insurance Review.....</b>	<b>Included</b>
<ul style="list-style-type: none"><li>• Meet with department heads to establish minimum insurance requirements for general service vendors, suppliers, contractors, environmental contractors, professional service providers, and users of your premises.</li><li>• Establish a certificate of insurance monitoring program (described above) to identify deficiencies and take corrective action.</li></ul>	



# Compensation & Contracts Continued...

## III. Risk Management Consulting..... \$30,000 (200 hours\*)

- Property Risk Identification, Assessment and Quantification
  - Review each physical location, evaluating building construction type, apparent physical hazards, current status of protective systems, external exposures and controls.
- Physical Location General Liability Assessment
  - Review of liability exposures at each physical location. A survey to include assessment of public areas, walks, exposures and current controls. Recommendations for risk reduction to be included.
- Auto Liability Risk Assessment
  - Review current fleet program(s), including evaluation of exposures and current controls. Enhancement recommendations will be provided as necessary.
- Carrier Recommendation Reviews
  - A review and assessment of carrier recommendations will be provided. Possible negotiation with carriers for control alternatives. Categorize recommendations along with their status in a reviewable format to include responses and follow-up activities.
- Claims Management
  - Review of open auto, property and liability claims and claim status.
- Review of Leases and Contracts
  - On an “as-requested” basis. Assess coverage alignment in relationship to contractual requirements.
- Loss Analysis
  - Combine and categorize past losses. Assess losses for trends, specific high-activity locations, high-dollar claims, extended-period open claims, and historical claim summaries.

***\*Annual Allotment of 200 hours of Risk Management Consulting for Workers Comp Claim Management and Loss Control Services***

- ***If Sumitomo exceeds 200 hours, additional hours will be charged at a rate of \$150 per hour***
- ***Surplus hours can be applied towards future terms***

Lawley provides an initial Loss Source Analysis at no additional cost. Based on the findings, we typically propose a menu of services on either a flat fee or hourly rate of \$150. (Note that Lawley clients who take advantage of our in-house risk management department services and recommendations ultimately reduce their cost of risk. Therefore, we view risk management as an investment which can provide a return.)

**Any questions?**

**We look forward to the opportunity to discuss more about how Lawley can protect you now and in the future.**

# References

## *Current Clients*

### 1. Aurubis Buffalo, Inc. | 70 Sayre Street Buffalo, NY 14240

- **Contact:** Rick Lyons | 716.879.6771 | r.lyons@aurubis.com

### 2. New Era Cap, LLC | 160 Delaware Avenue Buffalo, NY 14202

- **Contact:** Lorrie Turner | 716.604.9000 | lorrie.turner@neweracap.com

## *Former Client References*

### 1. Tops Markets Corporation | 1760 Wehrle Drive Buffalo, NY 14240

- **Contact:** Dave Prisaznuk | 716.635.5140 | dprisaznuk@topsmarkets.com

Lawley



**SUMITOMO RUBBER USA**