



RJF AGENCIES, INC.

...an Assurex Global Partner

*Creative Management of Risk*

retail tire service and sales

## RJF Client Success

### THE COMPANY

A Wisconsin-based tire recapping and retail tire sales business with over 30 locations in eight states.

### THE CHALLENGE

RJF was hired four months prior to the company's renewal to assess and advise how to realign their risk management and insurance program to better meet ultimate cost budgets. Together we established three primary goals.

1. To place them – over a three-year period – in a position where they could better leverage the marketplace with a demonstrated dedication to controlling losses based on loss history.
2. Positively affect their “Cost of Risk.”
3. Ensure competitive insurance pricing and secure adequate or improved coverage, thus reducing overall corporate risk exposures.

### THE OUTCOME

RJF rebuilt their insurance program to reduce their risks, and retooled their safety and risk management plans. Over 19 months RJF has:

- Reduced their workers' compensation experience modification factor by 23%.
- Lowered their developed loss pick by \$250,000.
- Reduced their measurable cost of risk by just under \$400,000.
- Reduced insurance premiums by \$300,000.

### THE FUTURE

We have aligned the insurance renewal with their philosophy, and are looking at a program redesign for the 08/09 policy term. Our complete focus is lowering their cost of risk to bring predictability to their balance sheet. Our marketing, loss prevention, claims, human resources and wellness departments are highly involved with their risk management initiatives.

RJF's Key Client service platform for this client is a continual work in progress – a “living” document holding everyone accountable to each other and to bottom-line results.

INTEGRITY.

PEOPLE.

KNOWLEDGE.

RESOURCES.