



## The Norman-Spencer Institute of Risk Management and Safety Overview

The Institute's mission is to be a national leader of safety training and risk management practices. Our focus is to better enable our insureds by providing access to leading edge loss prevention tools, industry best practices and in-depth claims analysis with an ultimate goal of making roads safer for all drivers.

### Risk Management Consultations

Each Institute subscriber will benefit from our customized risk management consultations. These meetings will occur at the client's location, on a job site or by phone. The Institute prides itself on providing specialized and timely safety advice on a nationwide scale. Our Risk Management partner is Thorn Valley Safety. In addition to risk management consultations, Thorn Valley also will provide subscribers with the following services and resources:

- **Commercial Motor Fleet Driver Safety Guide**
- **On-Line Safety Library and Knowledge Base**
- **On-Line Driver Safety Videos with Learning Management System**
- **Monthly Newsletter**

### Telematics (Driver Behavior Reports and Distracted Driving Scorecards)

The Institute has partnered with Cambridge Mobile Telematics to bring to our subscribers and their drivers the award winning DriveWell Telematics Application and Fleet Management Portal. This technology will provide fleet managers with online access and reporting capabilities summarizing key driver statistics such as aggressive driving, fatigue, speeding, hard braking, cell phone usage and other factors that influence driving safety. In addition to reducing the number of accidents and lowering loss costs, this service will provide real time data to help our subscribers optimize fleet management and reduce operating expenses.

### Claims Analysis/Review

Each subscriber will receive periodic claim analyses providing specific insight into incurred claims and trends. This information is shared with our risk management and underwriting teams and serves as the basis for future consultative sessions to help improve safety and reduce exposures. The Institute's claim advocacy team is available year round to assist with any claim related matter.

### Contractual Insurance and Indemnification Resources

Aligning your insurance coverages with your contractual exposures is key to a successful risk control plan. Our goal is to provide you with useful tools and resources to help you better understand contract drafting and development, insurance policy and contract indemnification considerations, and legal trends affecting your industry.

### Preferred Discounts on Safety Materials & Resources

Since 1953, J.J. Keller has been providing the tools and expert information that allow companies to create safe, productive and compliant workplaces. As Institute subscribers, you will receive discounted pricing from JJ Keller for all risk management and safety materials.