

Essential Questions

When Comparing Insurance Companies...

Ask Yourself:

1. Is it important to align our organization with vendors that share our mission?
2. When did I last see our insurance or risk management partner? What value did they bring?
3. Have our injuries and safety consciousness increased or decreased year over year? Have the risk management services we receive from Redwoods or our current carrier had an impact on our losses?
4. Is my staff trained to their full potential to prevent injury and abuse and keep everybody safe?

Ask the Insurance Company:

1. Do you focus solely on insuring youth-serving organizations?
2. What is the mission of your organization and what does your leadership value?
3. Do you offer online training options that are tailored specifically for organizations like ours? If so, what is the cost and can you track the participation of our staff?
4. Are your claims adjusted by your own staff? Who on your staff will come to our site if we have a major loss?
5. What effect does our organization's commitment to safety have on our long-term pricing?
6. What three key exposures to injury should I pay attention to at my facility?
7. What advice can you give me on how to implement a feedback system between parents, the wider community and staff in order to help prevent sexual abuse in our programs?
8. Do you provide sexual abuse and molestation coverage up to our policy limits?