

## CLAIM CONSULTING CONTRACTS SERVICES & PRICING

**(HIB Internal Document Only-Do Not Share)**

**Effective January 1, 2026**

All Contracts include the Consultant being available for client questions, concerns, and overall support throughout the contract period.

Should a selected service exceed the guidelines noted below, consulting will provide the producer with additional recommendations and costs before proceeding further during the contract period (Consulting Administrative Fee).

All RENEWING Consulting Contracts will be issued via Consulting's Online Platform and will automatically be approved 14-days after the expiring contracts end date unless the producer and/or account management team indicates otherwise prior to the auto-approval date.

All NEW Consulting Contracts and services will need to be input into Consulting's Claims Platform and/or discussed with a Consultant. Should you wish a quote as well as additional loss mitigation recommendations, please forward 3 to 5 years of loss runs to [hibconsulting@heffins.com](mailto:hibconsulting@heffins.com).

New contracts or services will need the producers and/or the account management team's approval (either in Consulting's Claims Platform or via an e-mail directly to consulting) for consulting to formally engage services.

Services can be added, during a contract period, but all service reductions must be approved by Consulting before finalizing. Any "client pay" or "Additional Services Fee" modes of payment may be charged directly to the producer(s) should non-payment occur from the client.

Service	Details	Contract/Service Price
<b>GL, Auto &amp; Property Consulting - Retainer</b>	<ul style="list-style-type: none"> <li>For any claim inquiries</li> </ul>	<ul style="list-style-type: none"> <li>\$265 to \$525 based on the time and effort required to evaluate and determine our ability to assist</li> <li>Cost will be credited towards the cost of a larger contract should you wish to engage our services</li> </ul>
<b>GL, Auto &amp; Property Consulting – Complex Claim Support</b>	<ul style="list-style-type: none"> <li>For claims at or above \$100K only</li> <li>Quarterly Updates to clients via our Consulting Spreadsheet</li> <li>Proactive intervention and updates provided based upon status of contracted claims</li> <li>Available for questions at any time</li> </ul>	<ul style="list-style-type: none"> <li>Claims open and over \$100K - \$1470 per claim (up to 8 hours of consulting time) per policy year</li> <li>Claims open and over \$250K - \$2200 per claim (up to 12 hours of consulting time) \$185/hr. additional charge once consulting time is exceeded</li> </ul>
<b>GL, Auto &amp; Property Consulting – Claims Tracking Plus</b>	<ul style="list-style-type: none"> <li>For clients at \$250K of revenue and above</li> <li>Quarterly loss run pull of 3 to 5 years of loss information</li> <li>Quarterly updates to clients via our Consulting Spreadsheet</li> <li>Claim Reviews on all relevant claims two times a year</li> <li>Proactive intervention and updates provided</li> <li>Available for questions at any time</li> </ul>	<ul style="list-style-type: none"> <li>\$950/year</li> <li>Plus, an additional \$1470 per claim open and over \$100K per policy year</li> <li>Up to a total of 14 hours of consulting time per policy year</li> <li>\$185/hr. additional charge once consulting time is exceeded</li> </ul>
<b>GL, Auto &amp; Property Consulting – Producer Hours</b>	<ul style="list-style-type: none"> <li>Use of hours limited to:               <ul style="list-style-type: none"> <li>Questions on specific claims or situations</li> <li>Claim conversations with HIB clients</li> <li>Carrier/adjuster outreach on a claim or claims situation</li> <li>Questions regarding coverage</li> </ul> </li> </ul> <p><b>*Special Note: Consultant will not handle the reporting of any claims</b></p>	<ul style="list-style-type: none"> <li>\$185/hr. additional charge once consulting time is exceeded</li> <li>Claims open and over \$250K - \$2200 per claim (up to 12 hours of consulting time)</li> <li></li> </ul>

<b>Workers' Compensation Consulting - Preferred Consulting Services</b>	<ul style="list-style-type: none"> <li>Two/Virtual Claim Reviews 2<sup>nd</sup> and 4<sup>th</sup> Quarter of the Policy for claims open and over \$10K in total incurred claim cost.</li> <li>Quarterly Stewardship Reports noting a client's 5-year experience period.</li> <li>Consulting Administrative Fee may apply based upon complexity of the client, services, and ease in obtaining necessary data and information.</li> </ul>	<ul style="list-style-type: none"> <li>3 or more open claims over \$10K</li> <li>Up to 4 claims <b>\$1470</b> per contract year</li> <li>Each additional claim <b>\$436</b> each</li> <li>Large Loss Claim Charge may apply for claims over \$175,000. (Up to <b>\$850</b> per claim)</li> <li>The two Virtual Claim Reviews can be combined into one On-Site Claims Review at no extra cost</li> </ul>
<b>Workers' Compensation Consulting - Claims Tracking Contract</b>	<ul style="list-style-type: none"> <li>Two Stewardship Reports with updated Claim Status(s) prior to Unit Stat and Renewal</li> <li>Claim Status information provided for claims open and over \$10K in total incurred claim cost</li> <li>Two Loss Run Assessments, between Stewardship Reports, to include an update on the client's Experience Period with no specific claims information</li> <li><b>No Claim Reviews provided</b></li> </ul>	<ul style="list-style-type: none"> <li><b>\$1095</b> for 0-2 Claims</li> </ul>
<b>Workers' Compensation Consulting - Experience Modification Projection</b>	<ul style="list-style-type: none"> <li>Project and analyze the upcoming policy years' Experience Modification</li> <li>Experience Modification analysis and comparison provided to prior years' Experience Modification</li> </ul>	<ul style="list-style-type: none"> <li><b>\$475</b> for WCIRB</li> <li><b>\$565</b> for NCCI</li> </ul>
<b>Workers' Compensation Consulting - Experience Modification Trending Analysis or Combining Analysis</b>	<ul style="list-style-type: none"> <li>Report will provide a trending analysis including, but not limited to, body parts, injury type, loss locations, etc.</li> </ul>	<ul style="list-style-type: none"> <li><b>\$750</b> (in addition to Ex-Mod fee) for up to 3 hours of work</li> <li><b>\$185/hr.</b> for every hour after that</li> </ul>
<b>Workers' Compensation Consulting - Applied Policies or BOS Policy Situations</b>	<ul style="list-style-type: none"> <li>25% upcharge due to the labor needed to obtain Claim Status Information of the entire contract price</li> </ul>	<ul style="list-style-type: none"> <li>25% upcharge to the standard contract price</li> </ul>
<b>Workers' Compensation Consulting -</b>	<ul style="list-style-type: none"> <li>Loss Run reviews and analysis</li> <li>Consulting's Sales Presentation that denotes specific loss trends and our recommendations (3 to 5 years of loss runs required for this)</li> </ul>	<ul style="list-style-type: none"> <li><b>NO CHARGE</b></li> </ul>

<b>Sales Support</b>	<ul style="list-style-type: none"> <li>Attend sales and RFP Meetings with producers and prospects either virtually or onsite</li> </ul>	
<b>Workers' Compensation Consulting - Medical Triage &amp; Telemedicine Services</b>	<ul style="list-style-type: none"> <li>Virtual and Onsite Triage options available</li> <li>Telemedicine capabilities</li> </ul>	<ul style="list-style-type: none"> <li>Starting at \$2000/yr.</li> <li>Telemedicine Visits charged at appropriate Medical Fee Schedule and billed directly to the WC Carrier</li> </ul>
<b>All Consulting - "Attendance Only" Review</b>	<ul style="list-style-type: none"> <li>Consultant will attend Claim a review, as scheduled by the producer/account management team</li> <li><b><u>No preparation work, reports or follow-up will be provided by the consultant</u></b></li> <li>Onsite claim reviews with Consulting Manager's approval only</li> </ul>	<ul style="list-style-type: none"> <li>\$1000 per review</li> <li>\$185/hr. for travel time &amp; expense for travel outside of a 60-mile radius of the consultant</li> </ul>
<b>All Consulting - Additional Claim Review (Virtual)</b>	<ul style="list-style-type: none"> <li>Virtual Claim for claims open and over \$10K in total incurred claim cost.</li> </ul>	<ul style="list-style-type: none"> <li>\$1000 per review</li> <li>\$185/hr. for onsite review travel time &amp; expense for travel outside of a 60-mile radius of the consultant</li> </ul>
<b>All Consulting – Additional Claim Review (Onsite)</b>	<ul style="list-style-type: none"> <li>Onsite Claim Reviews for claims open and over \$10K in total incurred claim cost.</li> </ul>	<ul style="list-style-type: none"> <li>\$1400 per review</li> <li>\$185/hr. for travel time &amp; expense for travel outside of a 60-mile radius of the consultant</li> </ul>
<b>All Consulting – Upgraded Claim Review from Virtual to Onsite</b>	<ul style="list-style-type: none"> <li>Virtual Claim for claims open and over \$10K in total incurred claim cost.</li> </ul>	<ul style="list-style-type: none"> <li>\$650 per review</li> </ul>
<b>All Consulting - "Rush" Service Charge</b>	<ul style="list-style-type: none"> <li>Any service(s) needing completion, within 2-weeks of the due date, may be subject to this charge</li> </ul>	<ul style="list-style-type: none"> <li>\$185/hr.</li> </ul>
<b>All Consulting - Miscellaneous Projects or Additional Services</b>	<ul style="list-style-type: none"> <li>Additional scheduled calls or meetings with the client, special trend reports, etc.</li> </ul>	<ul style="list-style-type: none"> <li>\$185/hr.</li> </ul>
<b>All Consulting - Loss Control &amp; Appraisal Services</b>	<ul style="list-style-type: none"> <li>Onsite support through various service providers</li> </ul>	<ul style="list-style-type: none"> <li>Starting at \$1800 per visit depending upon services and quantity selected</li> </ul>

<b>Payment Modes</b>	
<b>Producer Pay</b>	Cost of contract is charged directly to the Producer's worksheet with any existing consulting credits, as assigned to the producer based upon a percentage of their revenue, then applied/credited to their worksheet.
<b>Additional Services Fee</b>	CL Account Management Team to set up an HSRV Additional Services Policy on the CL Client in EPIC and then bill the client directly for the agreed upon fee. This fee should be more than the cost of consulting's services directly (if it is not then please select the "client pay" option). Consulting will handle the rest of the process from there.
<b>Client Pay</b>	Consulting bills the client directly for the exact amount of our contract/services.