



## 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, Proposals and servicing recommendations must be requested through Consulting's Online Platform - <https://hibconsulting.hgitservices.com/>. Once submitted, you will receive proposal as well as additional recommendations for services (Medcor, GotSafety, etc.).

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
GL, Auto & Property Consulting – Retainer	<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 can be credited towards the cost of a larger contract should you wish to engage our services</li> <li>• Eligible for Producer Credits</li> </ul>
Auto Consulting – Complex Claim Support	<ul style="list-style-type: none"> <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>• Open claims- \$1400 per claim (up to 12 hours of consulting time)</li> <li>• \$185/hr. additional charge once consulting time is exceeded</li> <li>• Eligible for Producer Credits</li> </ul>
Auto Consulting – Claims Tracking Plus	<ul style="list-style-type: none"> <li>• For clients at \$250K of revenue and above</li> <li>• Includes Complex Claim Support plus Quarterly loss run pull of 3 to 5 years of loss information</li> <li>• Quarterly updates to clients via our Consulting Spreadsheet</li> </ul>	<ul style="list-style-type: none"> <li>• \$950/year (Quarterly Reports)</li> <li>• Plus, an additional \$1400 per open Complex Claim</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> <li>• Eligible for Producer Credits</li> </ul>
GL & Property Consulting – Complex Claim Support	<ul style="list-style-type: none"> <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>• Open claims- \$2200 per claim (up to 12 hours of consulting time)</li> <li>• \$185/hr. Additional charge once consulting time is exceeded</li> <li>• Eligible for Producer Credits</li> </ul>



SERVICE	DETAILS	CONTRACT/SERVICE PRICE
GL & Property Consulting – Claims Tracking Plus	<ul style="list-style-type: none"> <li>• For clients at \$250K of revenue and above</li> <li>• Includes Complex Claim Support plus 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 (Quarterly Reports)</li> <li>• Plus, an additional \$2200 per open Complex Claim</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> <li>• Eligible for Producer Credits</li> </ul>
GL, Auto & Property Claims Tracking	<ul style="list-style-type: none"> <li>• Includes quarterly loss run pull of 3 to 5 years of loss information</li> <li>• Quarterly updates to clients via our Consulting Spreadsheet</li> <li>• No Claim Reviews</li> </ul>	<ul style="list-style-type: none"> <li>• \$1000/year</li> <li>• Cost credited towards the cost of larger contract should full services be engaged</li> <li>• Eligible for Producer Credits</li> </ul>
GL, Auto & Property Consulting – Producer Hours	<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:</b> <i>Consultant will not handle the reporting of any claims</i></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>• Eligible for Producer Credits</li> </ul>



SERVICE	DETAILS	CONTRACT/SERVICE PRICE
Workers' Compensation Consulting - Preferred Consulting Services	<ul style="list-style-type: none"> <li>• Two/Virtual Claim Reviews 2nd and 4th 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 the 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 \$1470 per contract year</li> <li>• Each additional claim \$436 each</li> <li>• Large Loss Claim Charge may apply for claims over \$175,000. (Up to \$850 per claim)</li> <li>• The two Virtual Claim Reviews can be combined into one On-Site Claims Review at no extra cost</li> <li>• Eligible for Producer Credits</li> </ul>
Workers' Compensation Consulting- Claims Tracking Contract	<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>• \$1095 for 0-2 Claims</li> <li>• Eligible for Producer Credits</li> </ul>
Experience Modification Projection	<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>• \$475 for WCIRB</li> <li>• \$565 for NCCI</li> <li>• Eligible for Producer Credits</li> </ul>



SERVICE	DETAILS	CONTRACT/SERVICE PRICE
Experience Modification - Trending or Combining Analysis	<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>\$750 (in addition to Ex-Mod fee) for up to 3 hours of work</li> <li>\$185/hr. for every hour after that</li> <li>Eligible for Producer Credits</li> </ul>
Workers' Compensation Consulting- Applied Policies or BOS Policy Situations	<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> <li>Eligible for Producer Credits</li> </ul>
Workers' Compensation Consulting- Sales Support	<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> <li>Attend sales and RFP Meetings with producers and prospects either virtually or onsite</li> </ul>	<ul style="list-style-type: none"> <li>NO CHARGE</li> </ul>
All Consulting- "Attendance Only" Review	<ul style="list-style-type: none"> <li>Consultant will attend Claim a review, as scheduled by the producer/account management team</li> <li><b>No preparation work, reports or follow-up will be provided by the consultant</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> <li>Eligible for Producer Credits</li> </ul>



SERVICE	DETAILS	CONTRACT/SERVICE PRICE
All Consulting- Additional Claim Review (Virtual)	<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> <li>Eligible for Producer Credits</li> </ul>
All Consulting – Additional Claim Review (Onsite)	<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> <li>Eligible for Producer Credits</li> </ul>
All Consulting – Upgraded Claim Review from Virtual to Onsite	<ul style="list-style-type: none"> <li>Virtual Claim Review for claims open and over \$10K in total incurred claim cost.</li> </ul>	<ul style="list-style-type: none"> <li>\$650 per review</li> <li>Eligible for Producer Credits</li> </ul>
All Consulting – Rush Projects, Miscellaneous Projects or Additional Services	<ul style="list-style-type: none"> <li>Additional scheduled calls or meetings with the client, special trend reports, etc.</li> <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> <li>Eligible for Producer Credits</li> </ul>
Medcor	<ul style="list-style-type: none"> <li>Telephonic Triage</li> <li>Utilization Stewardship Reports Provided</li> </ul>	<ul style="list-style-type: none"> <li>\$250 One-Time Implementation Fee</li> <li>\$20 One-Time per Location Fee</li> <li>12 calls per year minimum requirement</li> <li>\$93.60/per call</li> <li>Minimum call requirement or total number of calls billed monthly</li> <li>Eligible for Producer Credits</li> </ul>



SERVICE	DETAILS	CONTRACT/SERVICE PRICE
Novara – Risk Management Center (Formerly KPA)	<ul style="list-style-type: none"> <li>• Online Risk Management Platform with 7 Tracks including...Safety Training, Incident Track, OSHA Log, SDS Tracking, etc.</li> <li>• Anti-Harassment Training</li> <li>• Access to their Risk Management Library</li> <li>• Access to “Ask the HR Expert” and “As the Safety Expert” helplines</li> <li>• Safety Posters, Videos and Audits</li> <li>• Access to Safety and HR policies and tools</li> </ul>	<ul style="list-style-type: none"> <li>• \$2000 to \$5000</li> <li>• Price dependent upon total number of employees</li> <li>• Eligible for Producer Credit use</li> </ul>
Novara – FLEX EHS (formerly KPA)	<ul style="list-style-type: none"> <li>• Customizable Environmental Health &amp; Safety Platform (EHS)</li> </ul>	<ul style="list-style-type: none"> <li>• Starts around \$30K/year</li> <li>• Pricing dependent upon needs/ customization/API’s required</li> <li>• Relationship is between Client &amp; Novara</li> <li>• Not eligible for Producer Credits</li> </ul>
KPA – HR & Loss Control Support (Virtual & Onsite)	<ul style="list-style-type: none"> <li>• Loss Control Support (Mock OSHA visits, Property or GL walk thru’s, safety training, etc.)</li> <li>• HR support with policies, return to work, project based</li> </ul>	<ul style="list-style-type: none"> <li>• Starting at \$1800 per service</li> <li>• Pricing dependent upon service levels</li> <li>• Eligible for Producer Credits</li> </ul>
GotSafety	<ul style="list-style-type: none"> <li>• Virtual OSHA support</li> <li>• Online Safety Training Platform</li> <li>• OSHA Defense</li> </ul>	<ul style="list-style-type: none"> <li>• \$1500/year</li> <li>• Eligible for Producer Credits</li> </ul>
Aspen	<ul style="list-style-type: none"> <li>• Onsite Loss Control Support</li> <li>• OSHA Support &amp; Compliance</li> <li>• Safety Training</li> </ul>	<ul style="list-style-type: none"> <li>• Pricing dependent upon services rendered</li> <li>• Eligible for Producer Credits</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.