Lockton S.C.O.R.E. System
Product Overview

Overview of Lockton’s S.C.O.R.E. System
Lockton’s S.C.O.R.E. System is a Web-based subcontractor prequalification program for general contractors. Built with subcontractors’ interests in mind, the System streamlines the information collection process and provides simple and fair ratings on each subcontractor’s financial strength, safety record, and performance history.

Beneficial System Features for Subcontractors

- **Free Participation**
  The System is completely free for subcontractors to use.

- **Efficiency**
  Prequalify your firm for multiple general contractors in a single location.

- **Marketing**
  Connect with new contractor partners and project opportunities through the System.

- **Privacy Control**
  Maintain control of who can access your information at all times on the System.

- **Confidence**
  Feel secure as part of a project team thoroughly prequalified by the System.

- **Useful Reporting**
  Use your S.C.O.R.E. Report as a management tool to understand how your company is viewed externally.

About Lockton Companies
Lockton is the largest private, independently owned insurance and risk management broker in the world. Started in 1966 by a surety underwriter, Lockton is considered one of the preeminent risk management brokers in the construction industry.

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HOW TO GET STARTED

1 Request a S.C.O.R.E. System Account

Navigate to the S.C.O.R.E. Web site through a direct link provided by a general contractor. Once your account request is accepted, you will receive an e-mail with instructions to proceed.

2 Complete Your Subcontractor Profile

Fill out the general prequalification profile for your company. This information can be updated at any time to reflect changes in your company’s capabilities and experience.

3 Submit Supporting Documents

To prevent manipulation and provide trustworthy evaluations, we require information that directly affects the ratings to be submitted directly to Lockton. Submit your information:
- By e-mail: SCORESystem@lockton.com
- By fax: 816.783.2296
- By mail:
  Attn: S.C.O.R.E. System
  Lockton Companies
  444 West 47th Street
  Suite 900
  Kansas City, MO 64112

4 Manage GC Access

Individually select which of the three security access levels each general contractor has to your information. Change these permissions at any time.

5 Maintain Active Status

E-mail reminders will let you know when your information needs to be reconfirmed/updated. Visit the S.C.O.R.E. site to keep your data current for potential project searches, and keep track of which general contractors join the System.
The Lockton S.C.O.R.E. System is committed to establishing and maintaining clear rules for the use and protection of the prequalification information submitted by subcontractors. An outline of the procedures and policies used in the collection, use, and privacy of information is below. Please feel free to contact us at SCORESystem@lockton.com for any additional clarification.

Information Collection
The S.C.O.R.E. System’s position as an independent prequalification provider allows us to collect sensitive information for subcontractor evaluations without providing general contractors access to it. Information is collected through our secure Web site or via e-mail, fax, or mail as chosen by the subcontractor.

To prevent manipulation and provide trustworthy evaluations, we require information that directly affects the ratings, such as financial statements, OSHA 300A logs, work-in-progress schedules, etc., to be submitted directly to Lockton.

Access to Information
Subcontractors maintain complete control over which general contractors have access to their information at all times. Individually select which of the three access levels each general contractor is granted online.

Privacy of Information Policy
As outlined and governed by the S.C.O.R.E. Privacy Policy (right), Lockton is committed to maintaining the confidentiality of information submitted by subcontractors. This information, and ratings generated from it, will not be used or distributed in any manner outside the intended purpose(s) as stated.

Privacy Statement
Lockton Companies (Lockton) shall use all information provided by you during this qualification process, both public and confidential, to calculate and provide financial, safety, and performance ratings to general contractor participants of the S.C.O.R.E. System (the Purpose). Lockton shall (i) maintain the privacy of your submitted confidential information using the same degree of care to avoid unauthorized disclosure or use of such information as it employs with respect to its own confidential information, but in no event, not less than reasonable care, (ii) not disclose your confidential information to any person or entity except as specifically authorized by you, and (iii) not use your confidential information for any purpose other than the Purpose. Confidential information includes your financial statements, work-in-progress reports, detailed safety information, banking information, and any other information you specifically designate as confidential. Your calculated financial, safety, and performance ratings, as well as your Subcontractor S.C.O.R.E., will be available to all participating general contractors.

Lockton shall not be prohibited from using data submitted or entered into the Lockton S.C.O.R.E. System, including yours, in an aggregated, de-identified fashion for additional applications.
No Costs or Fees
As no prequalification system will be successful without the willingness of subcontractors to participate, the S.C.O.R.E. System is dedicated to maintaining zero costs for subcontractors.

Improved Administrative Efficiency
The amount of time and money subcontractors spend satisfying prequalification requests is on the rise. The S.C.O.R.E. System allows you to prequalify and maintain updated profiles for several general contractors in one location.

Creating Project Opportunities
General contractors utilize the S.C.O.R.E. System to search for subcontractors and solicit bids for the upcoming projects. By maintaining an active profile in the System, your company will be seen as general contractors search the database by CSI, geographic location, System ratings, and more.

Future plans to incorporate a full project-solicitation module in the S.C.O.R.E. System will streamline this process.

Straightforward Subcontractor Evaluations
The System uses information collected to provide consistent and useful ratings on each subcontractor’s financial stability, safety record, and performance history. These sub-ratings are combined to generate the overall Subcontractor S.C.O.R.E.: all ratings are displayed on a five-point scale making them easy to understand and compare.

Financial Rating
Gleaned from Lockton’s construction expertise and experience with sureties’ financial scoring models, the financial rating uses 17 proven construction industry ratios to evaluate each subcontractor’s financial capacity.
Safety Rating

Lockton’s Risk Control Services group, which includes former project superintendents and safety managers, equipped the System with the ability to calculate modern safety measures and rate them in relation to each subcontractor’s peers (based on primary NAICS code).

Performance Rating (Future Development)

By collecting postproject performance evaluations from general contractor representatives, the System will compile average ratings on items such as quality, timeliness, price/budget, management, and more.

Improved Project Results

A project team that consists entirely of subcontractors prequalified by the S.C.O.R.E. System will, on average, obtain better project results. Financially weak, unsafe, and/or underperforming subcontractors that may default, cause delays, or otherwise negatively affect the project and all its participants, are identified early and can be avoided or monitored.

YOU Control the Privacy of Your Information

The S.C.O.R.E. System is designed to give subcontractors complete control of their profiles. You determine which of the three levels of information access each general contractor is allowed—adjust these settings at any time. Feel empowered to allow a general contractor access to prequalify for a specific project, and then return its permission afterward.

See Information Use, Management, and Privacy for details on the collection, management, and privacy of System information.

Evaluate Yourself

The Subcontractor S.C.O.R.E. Report is a valuable tool that subcontractors can use additionally for self-appraisal. The individual subratings provide a great overall view of your financial stability, safety record, and performance history—use this to evaluate annual improvement and set and manage goals.
GENERAL/PRIME CONTRACTOR ACCESS AND SUBCONTRACTOR S.C.O.R.E. REPORTS

Subcontractors have total control over which of the following three levels of access each general/prime contractor has to their information at all times.

**S.C.O.R.E. ACCESS LEVELS**

**BASIC ACCESS**

Basic access is the most restrictive access level, and is the default permission given to all general contractors for all subcontractors.

- Included Information
  - Company Name
  - Contact Information
  - Special Business Designations
  - General Business Information
  - FEIN and DUNs Numbers
  - Fiscal-Year-End Date
  - Scope(s) of Work Performed
  - Geographic Footprint

**LIMITED ACCESS**

Limited access restricts access to submitted confidential information while providing adequate information for prequalification.

- Included Information
  - (In addition to Basic Access Information)
    - Subcontractor S.C.O.R.E. and Ratings
    - Calculation Details of Each Rating
    - Insurance Information
    - Surety Information
    - Supplier/GC References
    - Historical Project Information
    - Answers to Prequalification Questions

**EXTENDED ACCESS**

Extended access provides access to most submitted information and discloses the most information to general contractors.

- Included Information
  - (In addition to Limited Access Information)
    - System-Generated Replications of Information Input for Ratings
    - Replicated Financial Statements
    - Submitted Safety Information
    - Bank-Line Amount
    - **Information NEVER Distributed**
    - Work-in-Progress Reports With Individual Project Data
QUESTIONS ABOUT THE S.C.O.R.E. SYSTEM?

Contact us:
SCORESystem@lockton.com
Our Mission

To be the worldwide value and service leader in insurance brokerage, employee benefits, and risk management

Our Goal

To be the best place to do business and to work