

GENERAL SERVICES

- Comprehensive Review of All Insurance Coverage
- Coverage Analysis & Benchmarking
- Discuss Terms and Conditions
- Review and Analyze Losses
- Broker Insurance Coverage
- Quarterly Stewardship Meetings
- Premium Allocation Schedule Preparation
- Certificate Management
- Risk Identification and Assessment
- Cost Allocation Analysis
- Risk Retention Analysis and Loss Forecasting
- Renewal Negotiation
- Formal Proposal Preparation and Presentation
- Quarterly Claims Review Meetings

RISK MANAGEMENT SERVICES

Property Insurance

- Enterprise Risk Management Strategy Identification & Review
- Coverage Changes Determination
- Location Inspection Schedule Development
- Current Property Valuations Review (Replacement Cost Analysis)
- Review of Inspections & Property Valuations Completed
- Property Loss Analysis
- Property Replacement Cost Valuation
- Business Income Analysis

Liability Insurance

- General Liability Loss Analysis and Forecasting
- Policy Form Comparison
- Premium Audit Assistance
- Determine Deductible / Retention Levels
- Contracts With Third Parties Review & Discussion of Changes
- Visit With Underwriters Arrangements

Workers Compensation

- Loss Control Program Audit & Review Recommendations
- Safety Training Coordination
- Workers Compensation Experience Modification Reviews
- Workers Compensation Loss Analysis & Forecasting
- Premium Audit Assistance
- Light Duty and Return To Work Program Development
- Injury and Illness Prevention Consulting
- Hazard Specific Safety Program Development
- Site-Specific Safety Program Development
- Corporate Safety Program Development
- Loss Trend Review
- Workers Compensation Accident Investigation
- Visit With Claims Adjusters Arrangement
- Customized Employee Communication Materials Available

Risk Transfer Analysis

- Insurance Contract Review
- Sub-Contractor Agreement Review
- Sub-Contractor Agreement Development

Cyber Liability

- Potential Exposure To Cyber Liability Review and Evaluation
- Recommendations For Loss Control To Minimize Exposures
- Analysis and Quote On Insurance Coverage If Needed
- Cyber Liability Inclusion In Quarterly Meetings and Annual Reports

Unique Expertise

- Alternative Risk Programs:
 - Captive Feasibility
 - Establishment
 - Management
- Acquisition and Divestiture Due Diligence
- Enterprise Risk Management

Annual Review / Reports

- Benchmarking:
 - Compare your risk management program to industry peers and standards
 - Compare your limits, costs & deductibles to industry peers and standards
- Summary Of Performance For Prior Year
- Agency Service Activities In The Prior Year
- Review of Major Outstanding Claims & Reserves
- Summary of Premiums & Losses For The Prior Year
- Disclosure of All Sources & Amounts Of Income We Received On Your Account
- Insurance Costs Forecast For Upcoming Year
- Insurance Marketplace & Implications For Your Insurance Program Review
- Establish Goals and Objectives For Coming Year
- Marketing Strategy Review for Insurance Renewal
- Provide Analysis of Deductibles or Self-Insured Retentions

SAFETY & LOSS SERVICES

OSHA Compliance

- Formal Safety Program Development
- Workplace Audits
- Record Keeping
- Citation Abatement
- Code & Regulation Research
- Training Program:
 - OSHA 10 & 30 Hour Construction Trainings
 - OSHA 10 & 30 Hour General Industry Trainings
 - Defensive Driving Training
 - Forklift Training
- Fleet and Auto Safety Programs:
 - Department Of Transportation Compliance
 - Fleet Safety Program Development

General Services

- Premise Liability Hazard Analysis
- Accident Investigation
- Products and Completed Operations Hazard

Property Protection

- Fire Protection Analysis
- Site Assessment Analysis
- Property Hazard Analysis

MyWave

- Free Access To MYWAVE (Documentation, Newsletters, Support Safety Messages & Programs)
- Access To Articles & Resources Regarding Safety & Corporate Risk Management
- OSHA Log

Claims Management & Advocacy

- In-house Claims Advocate
- In-house Claims Manager
- In-house Employment Compliance Attorney
- Regular Claims Reviews

Industrial Hygiene

- Hazard Communication Program Development
- Respiratory Protection Testing & Program Development
- Hearing Conservation Testing & Program Development
- Chemical Exposure Analysis
- Asbestos, Mold, and Lead Based Paint Analysis

Executive Risk (Specialized Team)

- Directors and Officers Specialist
- Errors and Omission Specialist
- Employment Practices Liability Specialist
- Employee Dishonesty Specialist
- Fidelity Bond Specialist
- Cyber Liability Specialist

International Risk Management & Global Solution

- Resources Regarding Local Insurance Laws Around the World
- Worldwide Resources
 - Product Placement By Country & Region
 - Four Canadian Partners – Coverage By Province
 - Local Service By Country
 - International Coverage Management

Client Education Opportunities

- Regular Risk Management Seminars
- Access To Online Webinars
- Sexual Harassment / Employment Practices Training
- Customized Insurance Training Upon Request