

In addition to securing customized insurance products & solutions that fit your needs we also provide a myriad of other services leading to a comprehensive risk management strategy for our clients.

Risk Management

- Review of operating procedures
- Analysis and identification of exposures
- Review of existing insurance policies
- Analysis of company history (claims, insurance carrier, and insurance costs)
- Analysis of alternatives
 - Risk retention/assumption
 - Risk transfer
 - Risk elimination
 - Loss control analysis
 - Carrier alignment with company needs
 - Property values
 - Liability limit review
- Management recommendations and plans

Loss Control

- Completing building inspections
- Comprehensive risk assessment
- Analyze exposures and develop recommendations for improvement and loss mitigation
- Development and analysis of safety programs
- Training for supervisors and employees for ergonomic, noise abatement, back injury prevention, forklift training, lifting exposure, etc
- OSHA and Cal-OSHA compliance review
- Involvement on Cal-OSHA inspection

Claims Reporting/Management

- Coverage review
- Workflow analysis
- Loss trending analysis
- Development of safety programs
- Ergonomic evaluations
- Claims reserve analysis and trending

Time of Loss

- Review and forwarding of the claim to the insurance carrier
- Analysis of claims activity with the insurance carrier to determine:
 - Status, Processing Review
 - Coverage Review

- Handling
- Future Activity Plan
- Dollars Paid Status Review
- Dollars Reserved Status Review
- Expected Closing Date

