



COMMERCIAL INSURANCE & RISK MANAGEMENT SERVICES

Program Assessment & Cost Containment

- Coverage checklist & review
- WC experience mod analysis & management
- Claims review & trend analysis
- Loss ratio analysis
- Premium negotiations
- Competitive RFP management
- Funding review & evaluation
 - Fully-Insured
 - Retention & Dividend Policies
 - Captives

Risk Management Guidance & Support

- Risk & exposure audit – discovery & assessment
- BIGN-IQRM audit/assessments
- BIGN-IQRM subject area experts
- Non-insurance risk avoidance & transfer strategies
- OSHA safety guidance
- Incident investigation training
- HR & legal compliance forums
- HR call center
- Compliance Risk Assessment including ERISA, HIPAA, FMLA, USERRA, COBRA, Section 125, ADA, EEOC, FLSA, Workplace Harassment Employee Manuals, Record Retention, I-9 Regulations
- Employment practices risk management
- Webinars – live & recorded

Account Management & Support

- Annual program review & recommendations
- Policy/endorsement review & management
- Claims review, guidance & advocacy
- Contract requirements – review & guidance
- Insured certificates
- Vendor certificates – review & guidance

Technology

- BIGN - IQRM audits/assessments
- ESG -Legal & HR compliance forums
- Online client Resource Center
 - HR Library
 - HR training & educational videos
 - Employee training videos
- Zywave –
 - Broker Briefcases
 - HR360
 - Code SixFour
- Compliance dashboard – compliance tracking system

STRATEGIC PARTNERSHIPS + ALLIANCES



EMPLOYER
SERVICES
GROUP

hrPros



BEYOND
INSURANCE

IROQUOIS®

MB
WL

MARATHAS BARROW
WEATHERHEAD LENT LLP