



HEFFERNAN
INSURANCE BROKERS

CONSULTING DIVISION





Heffernan Insurance Brokers is one of the largest privately held insurance brokers in the country; committed to delivering the best solutions to you, whatever your business or personal insurance needs.

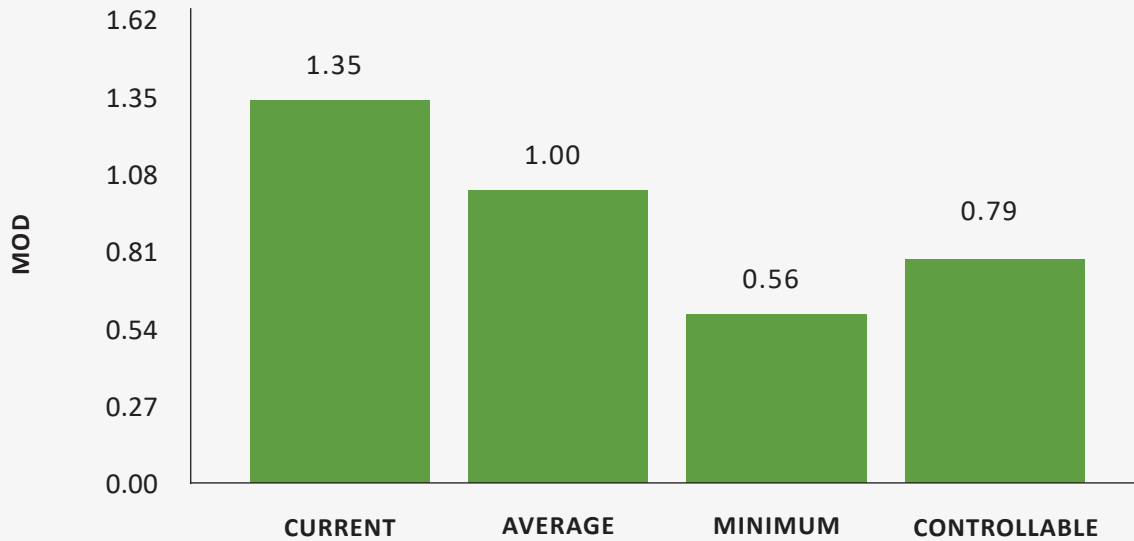
WORKERS' COMPENSATION CLAIMS EXPERTISE

A trusted and experienced workers' compensation professional is essential to ensure a positive outcome on your workers' compensation program and claims in general. With a trained and dedicated claims expert working in the claims advocacy role, we offer valuable insight and guidance throughout the claims process. Our objective is to ensure that the insurance products we negotiate respond as intended, that the claims administrator proactively handles all claims, and that claim reserves are reasonable and appropriate.

ESSENTIAL ACTIVITIES WE PERFORM ON OUR CLIENTS BEHALF

- Consulting and strategizing with client on how to effectively manage claims
- Claims liaison with carriers and/or adjusters
- Monitoring claims for best practices and reserving adequacy
- Negotiate claim reserves and action plans with adjusters
- Experience modification "projection"
- Periodic detailed claim reviews
- WCIRB/NCCI appeals and unit stat revisions
- Utilize data analytics to discern trends and implement solutions that stabilize a clients experience and costs

EX-MOD OPPORTUNITY ANALYSIS — HOW MUCH BETTER CAN YOU BE?



ACTUAL VS. EXPECTED — HOW DO YOU COMPARE TO YOUR COMPETITION?



GENERAL LIABILITY, AUTO & PROPERTY CLAIMS EXPERTISE

HIB's Consulting Division also includes experienced claims professionals that support our clients with their General Liability (GL), Auto and Property risk and claims. These experienced professionals assist our clients with their challenging claims, risks and tricky coverage situations. They provide comprehensive guidance, ensuring tailored risk mitigation strategies that protect our clients assets and support their business objectives.

ESSENTIAL ACTIVITIES WE PERFORM ON OUR CLIENTS BEHALF

- 1 Claims advocacy through expert knowledge and guidance
- 2 Liaison between our client and the carriers to ensure commitments are fulfilled
- 3 Support on complex claims and proactive intervention
- 4 Quarterly claim updates and trending analysis
- 5 Maximize coverages while minimizing surprises
- 6 Litigation guidance and support



MEDICAL TRIAGE SERVICES – TELEPHONIC AND ONSITE

Heffernan partners with several Medical Triage Service providers that help our clients assess, manage and report industrial incidents and/or injuries. These services are designed to effectively deliver immediate medical oversight to an employee while allowing our clients the benefit of early intervention in their workers' compensation program. It also functions as an excellent "risk transfer" tool as it turns the treatment decision-making over to a medical professional vs. your management team.

FEATURES INCLUDE:

- 24/7 access to a Registered Nurse, via a call center, for injury triage and treatment recommendations
- Telemedicine and Onsite care capabilities
- Preparation and distribution of the following reports of all calls to the Call Center
 - Employer's Notice of Injury, to alert you that an injury has occurred
 - Triage Report, providing information on the nature of the injury and what treatment was advised
 - Supervisors Report of Injury, providing additional instructions for the employee's supervisor

BENEFITS:

- Employee's immediately getting the right care
- Effectively manages frequency claims
- Can be utilized as an investigative tool as all calls are recorded
- Improved employee moral
- Data analytics are utilized for trending purposes and data driven solutions



ONLINE RISK MANAGEMENT, OSHA & HR SUPPORT

Heffernan's Consulting Division partners with several online platforms that provide our clients with comprehensive Risk Management, Employee Safety and OSHA compliance platforms. These web-based systems allow our clients the ability to proactively manage their risk and reduce their claim costs. They include:

- **OSHA Recordkeeping** – track employee injuries and related time off of work to populate your OSHA 300 log
- **Safety & HR Training** – automate your entire employee HR and Safety training process; schedule, track and document training with a database of training titles in multiple languages
- **Job Description Builder** – build job descriptions that clearly communicate employee responsibilities, effectively document the essential functions of a job as well as job related health and safety requirements
- **HR Support** – achieve HR compliance through our Benefits Library that has access to online educational material, trainings, on-demand expertise as well as many HR templates, policies and documents
- **Safety Data Sheets (SDS) Repository** – comply with the new Globally Harmonized System
- **Safety/HR Audits & Checklist** – access to comprehensive audit and checklist resources to help our clients maintain workforce alignment with their strategic objectives and safety standards

LOSS CONTROL SERVICES

HIB Loss Control has in-depth experience with safety management, OSHA compliance, and loss control for a diversity of businesses. HIB Loss Control specializes in helping our clients identify potential problems that could result in employee injury, higher insurance premiums, increased loss ratio, and poor employee morale and productivity. We work effectively with all levels of your organization—from senior management to line employees—to reduce risks and to keep cost down.

CHOOSE HIB LOSS CONTROL FOR:

- Workplace Evaluations and Surveys
- Professional Program Monitoring
- Customized Training
- Bilingual Services
- Hazardous Material Identification, Control, Handling, and Analysis
- Industrial Hygiene Sampling
- OSHA Compliance and Consulting
- Wide Geographical Availability

The cost to manage loss is directly reflected in understanding your exposures to the company. Insurance premiums are not set in stone. You can reduce the cost of risk financing by implementing an effective loss control program protecting people, property, and environment.






VENDOR PARTNERS

Heffernan Consulting maintains a strong stable of service providers to assist our clients with just about any risk mitigation needs. These relationships include pre-negotiated service rates as well as preferential treatment for our clients.



STREAMLINE & AUTOMATE COMPLIANCE

WHAT CUSTOMERS CAN ACHIEVE WITH OUR THIRD-PARTY COMPLIANCE SERVICE:

-  **EASY VENDOR COMPLIANCE**
Collect, verify, and, manage new/expired Certificates of Insurance, W9, and other required licenses.
-  **STREAMLINED WORKFLOW**
Automate compliance workflows to minimize repetitive, manual admin tasks, and concentrate on revenue-generating activities.
-  **EFFICIENT COLLABORATION**
Collaborate with all stakeholders in real-time on vendor compliance tasks to efficiently reduce vendor risk.
-  **BUSINESS PARTNER RISK VISIBILITY**
Have complete visibility into vendor compliance with access to our compliance dashboard summarizing each party's status.
-  **REDUCED OPERATING COST**
Accelerate business transactions, while also decreasing loss ratios due to fraud and manual errors.

“Heffernan’s Compliance Management services allow us to outsource our COI Tracking needs while saving us time and money in the process. Their seasoned insurance professional handles the majority of the process – only engaging us when there is an issue that needs to be addressed.”

- STEVE RONZONE, Trinity Management



FOR MORE INFORMATION, CONTACT US:
HIBconsulting.HGITServices.com/Trustlayer

