

UNITY STONE INSURANCE SERVICES:

Risk Control Services Help Reduce Your Loss Exposure

Risk control is the art and science of reducing the exposure to loss. This offers two benefits: fewer loss incidents and better treatment in the marketplace. Both are key to lowering to total cost of risk. Both are delivered by our Property Risk Control and Engineering Services and our Casualty Risk Control practices

Property Risk Control & Engineering Services

- Property risk advocacy to assist you in understanding specific exposures from both operational and financial perspectives
- Risk analysis and risk planning assistance
- Interpreting insurance carrier concerns
- Business continuity planning
- Negotiating risk improvement plans and third-party engineering services
- Utilizing state-of-the-art modeling software, developing PML figures and annual aggregate loss projections for the perils of catastrophic events

Casualty Risk Control Services / Safety

- Workers' Compensation safety program development and implementation
- Assistance with OSHA compliance
- Product liability risk control consulting
- Construction Safety Services
- Ergonomics evaluations
- Cumulative injuries/repetitive motion injury and exposure assessments
- Customized training programs
- Motor vehicle programs
- Safety Training
- Sexual Harassment training for management yearly
- State and Federal law safety poster as needed.
- HR legal counsel on retainer for references
- Analyze Loss Experience and Identify Unsafe Work Site Trends
- On – Site Safety Assessment
- Customized Loss Reduction Training Program
- “Tool Box” Talk Safety Training Materials
- Customized Site Specific Safety Inspection Forms
- Review of Osha Compliance Standards
- Develop, Train, and Implement Compliant Safety Program
- On – Site Supervisor Training
- Assist Employer/Insured with Insurance Carrier Safety Recommendations

Workers Compensation:

- Review and Monitor Open Claims that Impact Experience Modification and Renewal Policy Premiums.
- Conduct Claims Review Meetings.
- Coordinate Claims Investigation with Adjuster, as Requested or as Needed.
- Request Administrative Closure or Dismissal of Inactive Claims.
- Litigation Control and Attorney Dismissal Assistance.
- Experience Modification Projection and Assessment.
- Analyze Claim Reserves for Adequacy.
- Identify Claims Eligible for Revision.
- Establish Lifetime Medical Control through MPN Implementation.
- Conduct Industrial Medical Clinic Tours/Industrial Clinic Designation.
- Assistance with Return to Work Programs.

HR

Expert HR Advice

Unlimited HR Support by Telephone and Email: Prompt answers to tough questions by experienced HR professionals.

State-Specific Online Content for all 50 States: Summaries/flowcharts guide you through the maze of employment laws. Employment attorneys* update the content regularly.

Step-by-Step Procedures and over 500 HR Forms: Includes federal & state posters; required HR forms; recommended HR forms; procedures for HR issues in each state.

Customizable Handbooks: Use one of our templates or build your own. Semi-annual updates emailed right to your inbox.

Toll-Free Employee Complaint Hotline: A "win-win" for employers to prevent employment lawsuits or mitigate damages.

HR Services in Spanish

Bilingual HR Professionals: Provide both (1) HR advice to employers, and (2) respond to "employee complaint hotline" calls.

Spanish Handbooks and Training: Employee handbooks (key states), required bilingual posters & important HR forms. Train managers/employees in their primary language and comply with the law.

Workforce Training

Online Training: Engaging and interactive training covering a wide range of HR topics (e.g., anti-harassment, hiring, discipline, and termination).

Animated Training: Fun training programs for managers and supervisors. Assign and track training progress.

Manager Training Bulletins/Posters: We provide the content for the "ongoing" training that regulators expect.

Educational Webinars: Stay current with our monthly webinars. HRCI credit available for your HR professionals.

NOTE: THIS IS A SUMMARY ONLY: For a complete description of coverage's, conditions and exclusions, please refer to the actual policy. Not all forms of available insurance have been recommended. Our observations and recommendations are based on information made available to us by you and do not signify or imply that other exposures do not exist. CA # 0H13856

Employee Benefits/Health Insurance

Employer Advantages

- A better way to manage costs and provide employees with quality healthcare
- Simple and efficient administration
- One comprehensive, easy to understand monthly bill
- Superior service and support
- Highly effective recruitment and retention tool
- A selection of health plans, benefit levels and premiums to fit their own needs
- More doctors than a single health plan can offer
- More control over their healthcare
- A secure, convenient website for health-related information
- Easy to understand enrollment
- On-line service allowing employees and employer to view and update

Email: customerservice@us1ins.com

Fax: (562) 242-3040

NOTE: THIS IS A SUMMARY ONLY: For a complete description of coverage's, conditions and exclusions, please refer to the actual policy. Not all forms of available insurance have been recommended. Our observations and recommendations are based on information made available to us by you and do not signify or imply that other exposures do not exist. CA # 0H13856