



The Compliance Check program currently has 19 different Risk Management modules:



Loss Control – Workers’ Compensation Experience Modifier, Workers’ Compensation Claims Review, Risk Transfer, Replacement Cost – Building Ordinance and Business Income.

Human Resources – Americans with Disabilities Act, Equal Employment Opportunity, Employee Manual, Fair Labor Standards Act, Family and Medical Leave Act, Immigration Reform and Control Act, Records Retention and Sexual Harassment.

Employee Benefits - Section 125, Health Insurance Portability and Accountability Act and Consolidated Omnibus Budget Reconciliation Act.

Safety – Occupational Safety and Health Act.

• **Workers' Compensation Experience Modifier** - Mistakes on your NCCI report may effect your Experience Modifier for three years, unjustly increasing your Workers' Compensation premiums. Our Compliance Check will verify your Experience Modifier for accuracy and petition NCCI for changes and carriers for return of premiums if errors are found. We also examine the impact of deductible options on your Experience Modifier.

• **Workers' Compensation Claims Review** - Many business owners feel that once a Workers' Compensation Claim has occurred and a reserve has been set, they are at the mercy of the system. Compliance Check ensures that the carrier justifies the reserve because every dollar of overstated reserves will ultimately find its way into your Experience Modifier and future premiums.

• **Risk Transfer** - Could you be an unaware victim of policy limits, coinsurance, coverage gaps, ordinance and law limitations? By providing a comprehensive evaluation of the risk that your organization is exposed to, we can help you identify the level of retained risk that your corporation can sustain. At the same time, we also identify vulnerability and help eliminate loss exposures.

• **Replacement Cost / Building Ordinance** - Imagine that a tornado damages your building. Do you understand what effect coinsurance, building ordinances and ADA would have on your loss? We'll uncover the truth concerning the total cost of repair, including the compliance with changes in building ordinances and ADA codes.

• **Business Income** - In most cases, your property insurance will replace your building and it's contents. But what if you were out of business for two, four, six months or more? Every company has a different exposure for Business Income or Extra Expense losses. We will identify your true loss exposures and help protect you against these losses.

• **ADA** - The American's with Disabilities Act makes it illegal for employers to discriminate against people with disabilities in regards to any and all employment practices. With one out of every six American's disabled, your risk is great in this area. We'll offer suggestions to help limit your liability in the daily challenge that you face of recognizing and making reasonable accommodations for over 1,000 protected disabilities.

• **EEOC** - When it comes to Discrimination and Wrongful Termination, nothing is black and white. Your conduct in the workplace is often open to interpretation. Across the nation, juries are increasingly finding in favor of the alleged "victims." We will illustrate the correct procedures and offer suggestions to help you comply with EEOC guidelines for employment practices to help limit your liability.

• **Employee Manual** - Many companies are afraid to publish an Employee Handbook as they believe that information contained within could be held against them in the judicial system. Written correctly, an employee manual is not only a useful tool in the realm of workplace policy, but an invaluable piece of evidence that could protect an employer. Our step by step audit will guide you through the complexities of this important manual and how to limit potential, unintentional liability.

• **FLSA** - The Fair Labor Standards Act sets minimum wage, equal pay, record keeping and child labor standards. The DOL spends considerable time scrutinizing Employee Status. Part Timers, Independent Contractors, Temps . . . In the maze of employee status, learn what rules to follow and how to correctly classify them all.

• **FMLA** - The Family and Medical Leave Act of 1993 (FMLA) requires companies with 50 or more employees to allow eligible employees to take up to 12 weeks of unpaid leave within any 12 month period. Compliance Check will aid in your administration efforts by providing you with the necessary tools in our Administration Kit helping ensure your compliance.

• **IRCA** - With fines and monetary penalties generated from employer's non-compliance with the Immigration Reform & Control Act of 1986, the Federal government has the funds necessary to finance the entire deportation effort of the US. This section will explain the components of this complex and profit-generating law. We will show you procedures which should be implemented to help ensure your compliance and give you guidelines to follow in the event that your company is the subject of an INS investigation.

• **Records Retention** - Federal recordkeeping requirements are extensive and often repetitive, but it is not simply an onerous, unimportant task. In the case of an employee complaint or lawsuit, good records are your best defense. This training module will show you the federal specifics and answer common questions like, "Which records?", and "For how long?"

• **Sexual Harassment** - A genuine concern of employers, Sexual Harassment has become one of the most widely publicized issues in the workplace today. No one is immune to Sexual Harassment charges. Protect yourself and your company. Comprehensive guidelines for interoffice conduct will be provided along with proactive solutions to help eliminate the problem before it starts.

• **COBRA** - The Consolidated Omnibus Budget Reconciliation Act is a Federal requirement that ensures a temporary extension of health insurance for former employees. Complicated in design, COBRA compliance is an arduous task of administration and paper pushing. Compliance Check will aid in your administration efforts and help ensure your compliance. Often times employers subject themselves to risk by 'forgetting' to send a seemingly unimportant notification.

• **HIPAA** - The Health Insurance Portability and Accountability Act regulates employer sponsored group health plans, insurance companies and health maintenance organizations. Regulations affect issues such as pre-existing conditions, discrimination on the basis of health status, renewability of coverage and access to individual health insurance. Our comprehensive training will educate and help ensure your compliance in regards to updates of special enrollments and initial pre-enrollment notification.

• **Policy Provisions** - Premium payment does not always guarantee coverage. Many employers do not coordinate their internal company policies with the provisions of their benefit insurance contracts. When a large claim occurs an insurance carrier could discover that an employee did not meet eligibility requirements and a claim could be denied.

• **Section 125** - Section 125, regulated by both the Department of Labor (DOL) and the Internal Revenue Service (IRS), allows employees to contribute premiums for medical coverage on a pre-tax basis. Commonly referred to as a "Cafeteria Plan," Section 125 violations may produce huge fines and tax penalties, and become a major liability if not installed and maintained properly.

• **OSHA** - Every employer is required by law (Labor Code 6400) to provide a safe and healthful workplace for his/her employees. These safety standards are governed by OSHA, (The Occupational Safety and Health Administration). Do you have a safe enough workplace? Do you have the documents necessary to meet OSHA requirements? We will identify problem areas and offer tangible solutions including comprehensive training, administration forms and a safety manual