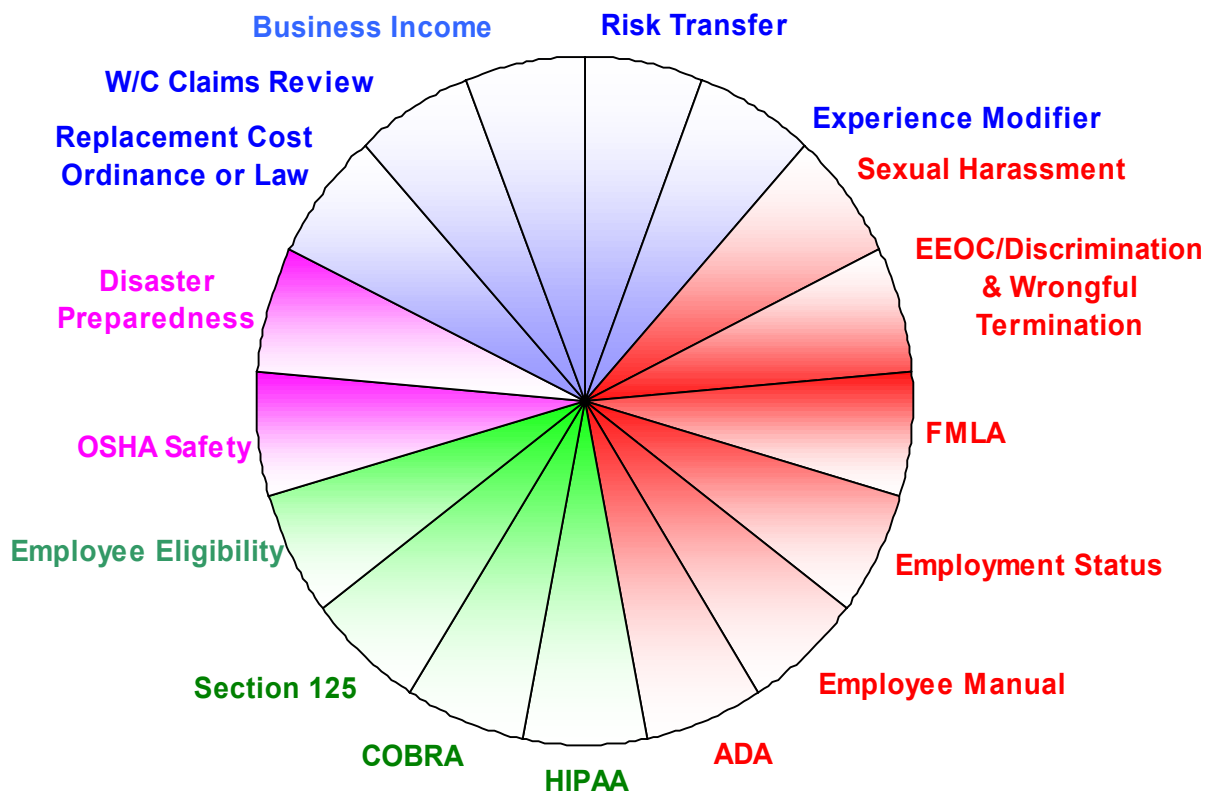


Compliance Checks

Creative Consulting for the New Millennium



For each of the components shown above, we have established a series of **Compliance Checks**. Similar in nature, each contains an **Audit** to identify your current level of compliance, a **Recommendation** plan for improvement, the **Implementation** of our Solutions and constant **Monitoring** to keep you updated in the future.



Component Descriptions

Pasadena Insurance Agency, Inc. - 99 Detering, Suite #280 - Houston, TX - 77007 - Phone (800) 638-1693 or (713) 869-6991

- **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.
- **EXPERIENCE MODIFIER** - Mistakes on your NCCI report can effect your Experience Modifier for three years, unjustly increasing your Work Comp 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.
- **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, not even the President of the USA. 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.
- **EEOC** - When it comes to Discrimination and Wrongful Termination, nothing is black and white. Your conduct in the workplace is most often times open to interpretation. Across the nation, juries are increasingly finding in favor of the alleged "victims." We'll illustrate the correct procedures and offer suggestions to help you comply with EEOC guidelines for employment practices to help limit your liability.
- **EMPLOYEE STATUS** - 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.
- **EMPLOYEE MANUAL** - Many companies are afraid to publish an Employee Handbook, stating that information contain 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 just the same. Our step by step audit will guide you through the complexities of this important manual and how to limit potential, unintentional liability.
- **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. Our Compliance Check will aid in your administration efforts by providing you with the necessary tools in our Administration Kit, helping ensure your compliance.
- **HIPAA** - The Health Insurance Portability and Accountability Act regulates employer sponsored group health plans, insurance companies and health maintenance organizations. Regulations effect 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.
- **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. Our 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.
- **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's can produce huge fines and tax penalties, becoming a major liability if not installed and maintained properly.
- **EMPLOYEE ELIGIBILITY** - What is your definition of "full time" vs. your insurance carrier's definition of "full time?" Most carriers have individual standards regarding an employee eligibility, and it's easy for an employee's status to get confused in a sea of different coverages.
- **SAFETY** - 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'll identify problem areas and offer tangible solutions including comprehensive training, administration forms and a safety manual.
- **DISASTER PREPAREDNESS** - What if you were forced to shut down your operation for 90 days because of a disaster (hurricane, fires, etc.)? While not mandated by a governing body, Disaster Preparedness is a necessity of business today. Your vulnerability in areas such as mitigation, operations, training and recovery will be thoroughly covered.
- **REPLACEMENT COSTS/BUILDING ORDINANCE/ COINSURANCE** - 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.
- **WORKERS' COMP CLAIMS REVIEW** - Many business owners feel that once a WC Claim has occurred and a reserve has been set, they are at the mercy of the system. Our Compliance Check ensures that the carrier justify the reserve, because every dollar of overstated reserves will ultimately find its way into your Experience Modifier and future premiums.
- **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'll identify your true loss exposures and help protect you against these losses.