



## PROGRAM SERVICES

Captive Management  
Risk Control Services  
Claims Services  
Third Party Administration



THOUGHTFUL SOLUTIONS  
THE RISK

## THE BASICS

### CLAIMS AND RISK CONTROL SERVICES

Keeping your workplace safe, preventing injury, minimizing potential for loss, and maximizing your financial outcomes are the constants within all of our efforts.

Murray offers a unique multi-disciplinary approach to every client. Our staff of 25 claims and risk control specialists work in tandem with you, and with your insurance company, to help you prevent loss, manage claims, and most importantly, learn from both.

From being at your side after a loss, to training your employees on safety issues, to certifying your safety committee or customizing up front claims management practices and procedures for timely solutions, Murray offers reliable advice and experienced staff as the solution for your basic risk management needs.

Ours is a fundamental, personal commitment to helping you protect your business and your employees.

## DEVELOPING DISTINCTIVE RISK MANAGEMENT SOLUTIONS

The core of our business is providing industry-leading, innovative, customer-focused solutions.

Our clients trust us to consistently provide sound financial and risk management advice through the coordinated efforts of our employees, working with you and for you as a team. We are committed as a company to proactively develop and maintain broad in-house capabilities, building the expertise you need. We are committed on a personal level to each and every client, to help you

protect your valuable assets, your employees and the future of your business.

Risk control and claims management services are an integral part of all of our client relationships. They are the foundation for higher levels of service you can rely on to make extraordinary results an everyday occurrence. With over 75 years of demonstrated leadership in these areas, Murray is your right partner with the right solutions to your needs.

### COMPREHENSIVE RISK MANAGEMENT ASSESSMENT

Your risk management and insurance needs are unique to your industry, and more importantly, to your specific business. A formal three step process involving pre-assessment, interview and analysis, the assessment results in a broad spectrum evaluation of current practices and loss trends, and allows benchmarking against industry standards and similar businesses.



## CUSTOM SOLUTIONS

When you understand that improving your company's overall risk management program is important – and you are willing to commit your time and resources to achieving that goal – you have moved beyond the basics.

### RISK MANAGEMENT CONSULTING

Beyond the basics, look to Murray and our Comprehensive Risk Management Assessment to help you advance to the next level. A formal three step process involving pre-assessment, interview and analysis, the assessment results in a broad spectrum evaluation of current practices and loss trends, and allows benchmarking against industry standards and similar businesses.

It is the foundation of a solid risk management plan, and your solution for building the best practices that will carry your business into the future.

### CLAIMS ADMINISTRATION

Claims administration is more than reporting and tracking a claim after it occurs. It is the process that manages events from “day-one – minute one,” facilitates communication between all parties in a claim, encourages you to learn from every incident and helps you use that information for prevention.

For workers' compensation, that solution is the CoordiNET process. Whether you are a self-insured employer or closely manage an insured plan, this process is the right way to handle workers' compensation claims, and in turn, control your costs.

For general, professional, and automobile liability, these same concepts of early intervention and close communication are key. Your involved staff working with our team of experts and our mutual professional partners, create a culture that provides unique, direct and indirect benefits to your business and your bottom line.

Working together to prevent claims where we can, and managing those we can't to their best possible outcomes - that is the solution.

### RISK CONTROL SPECIALTY SERVICES

OSHA training, OSHA regulation compliance, special hazard analysis, sprinkler system evaluation and property appraisals, industrial hygiene, ergonomic

assessments – all are examples of important solutions to problems that may not be addressed in your standard risk management planning because those needs arise more infrequently. Our consultants are qualified and available to provide solutions to these issues, and others, as part of your plan or on a one-time basis.

### ALTERNATIVE PROGRAM MANAGEMENT AND ADMINISTRATION

Today's risks are complex and engineering the right risk management solution may mean exploring alternatives such as captives, risk retention groups or self-insurance, to more conventional insurance programs. These alternatives may require a deeper commitment of

your people and resources, but can result in greater control in your own destiny and greater return on your investment.

Which option is right for you? Our experienced staff is uniquely qualified to help you make that determination. Through analysis of market trends, your claim history and financial position, we will assist in identifying the right alternative among many.

We create, support and manage programs, as well as provide the services needed for your program's on-going success.

“NO PROBLEM  
CAN STAND THE  
ASSAULT OF  
SUSTAINED THINKING.”  
VOLTAIRE



SURETY BONDING  
CONSTRUCTION INSURANCE  
COMMERCIAL INSURANCE  
EMPLOYEE BENEFITS  
PERSONAL INSURANCE  
CAPTIVE MANAGEMENT  
RISK CONTROL SERVICES  
CLAIMS SERVICES



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