HEFFERNAN INSURANCE BROKERS
Because You're Different

HEFFERNAN'S
CAPABILITIES

INSURANCE OFFERINGS

- **Business Insurance**
- **Personal Insurance**
  - › Private Client Services
  - › Life Insurance
- **Employee Benefits**
  - › Benefit Advisory Services
  - › Administration and Advocacy
  - › Legislative and Compliance
  - › Benefits Administration
  - › Technology Solutions
- **Financial Services**
  - › Retirement Plan Services
  - › Wealth Management
  - › Executive Benefit Services
- **Bonds/Surety**
- **International Capability**
- **OCIP and CCIP Placement with Administration**

ALTERNATIVE RISK
- • Captive   • 831(b)   • Self-Insurance
- • Large Deductible   • Partially Self-Funding

VALUE ADDED SERVICES
- • **Benchmarking**   • **ADA Compliance**
- • **Property DIC Evaluations**
- • **Ex-Mod Projection & Analysis**
- • **Appraisals, Assessments and Surveys**
- • **Business Continuity Planning**
- • **Disaster & Emergency Recovery Programs**
- • **Actuarial Services**
- • **ESL (English as a Second Language)**
- • **ERM (Enterprise Risk Management)**

CONSULTATIVE SERVICES

- **Claims**
  - › Claims Consulting, Medcor/Virtual Medical Triage, Claims Trending Analysis, Ex-Mod Analysis and Projection
- **Loss Control**
  - › Safety Meetings, Return to Work Programs, Safety Video Library, Cal OSHA/OSHA Updates, Online Ergonomic Injury Prevention, Health Risk Assessment & Screening
- **HR Consulting**
  - › Seminars, Employee Handbook, Crisis Support, Wellness Programs, ADA Compliance, Payroll Services, Integrity Testing, Character Assessment
- **M&A**
  - › Mergers and Acquisitions, Transactional Risk Services

COMMUNICATION & EDUCATION
- • **Webinars**   • **Weekly Blogs**
- • **Email Updates**

HEFFERNAN RISK MANAGEMENT CENTER

Heffernan's Risk Management platform is a portal that allows you to create and manage your own risk management, safety and HR programs. The portal includes several features:

- › Document Management: Insurance Policies, Auto ID cards, Loss Runs, Claims Reports, etc.
- › Risk Management & Safety Document Resource Library
- › Online Training Programs & Training Tracking
- › Inbound Certificate of Insurance Tracking
- › Sexual Harassment Prevention Training
- › OSHA Log / Incident Tracking
- › Loss Control
- › Job Safety Analysis
- › Safety - Data Sheet Tracking