



The Encompass Solutions

The Encompass Solutions are bundled packages designed to increase the level of service and reduce the rates for service. As a customer of The Murphy Insurance Group, you will already receive access to many of the services you expect from your agent. Some of the standard services include:

- Loss analysis and review
- Smart Comp experience modifier analysis
- Tracking of timely reporting and return to work utilization
- Claims management by Murphy's internal claims management staff
- Carrier service coordination
- Risk management consultation
- Sample programs and training materials

When you need that additional level of service, the Encompass Solutions are designed to have maximum impact on the company's losses and insurance costs through clearly established objectives. Geared toward companies who need significant change in the overall risk management picture, or a desire to farm out a large portion of their risk management program, a new approach to workers compensation and overall safety will be delivered to the client. The program ties in claims management and conventional safety activities in order to achieve maximum results. Each client will take part in the planning of the services to be provided and must buy into the need for improvement if the benefits are to be achieved. A clear action is developed and we hold ourselves accountable for our performance. The programs are based on 30-135 hours of service annually. Participants can receive:

Workers Compensation Services

- Develop and roll-out of a customized workers compensation program including:
 - Accident reporting
 - Accident Investigation
 - Return to work
 - Management training on their role in claim reporting/management
- Safety program evaluation & completion of necessary portions
 - Update a specific section or writing a new company safety manual
 - Client participation required for some programs
- Onsite hazard surveys
 - Emphasis placed on exposures having the greatest affect on the mod
 - Regular jobsite inspections for contractors
 - Mock OSHA inspections
- Ergonomic assessments & training
- Development of safety incentive programs
- Customized safety training
 - Full company meetings

- Toolbox talks
- Supervisory training
- Participation in safety committees
- Industrial Hygiene services
 - Air monitoring
 - Sound level testing
- Catastrophic loss analysis/follow-up
- Progress reports on the action plan and objectives
- 15% Discount on Murphy Risk Management seminars & advanced training sessions

Fleet Services

- Fleet safety audits
- Driver training
- Fleet safety program development

Property Services

- Emergency planning
- Hazard analysis of commercial cooking, warehouse, and other special hazards
- Sprinkler system evaluation

The reward: Costs of participating in the program can be recovered in as little as a year. After one year in the program, clients will have improved options for insurance coverage, a thorough understanding of their role in reducing insurance costs, a safety program that will reduce the exposure to OSHA and DOT fines, and will be on the way to seeing a decrease in the insurance costs. The effects of reduced losses and improved claims management can be seen the first year. Other benefits include increased dividends, higher employee productivity and reductions in the hidden costs of an accident that can be ten times the insured costs.