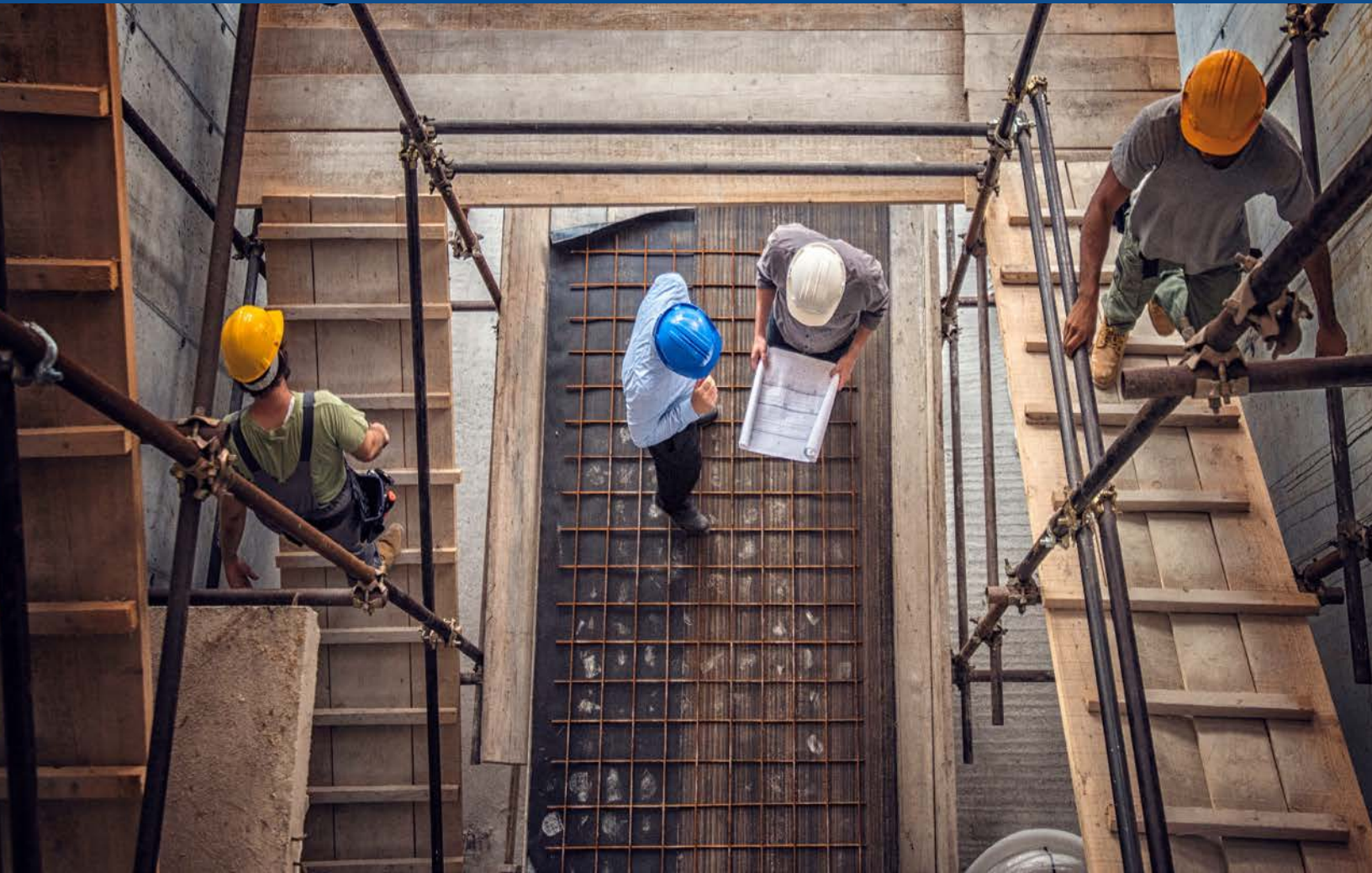


**YOU NEED TO REDUCE
EMPLOYEE - RELATED EXPENSES**

BUT HOW DO YOU START?



EAST COAST
RISK MANAGEMENT

A Different Approach

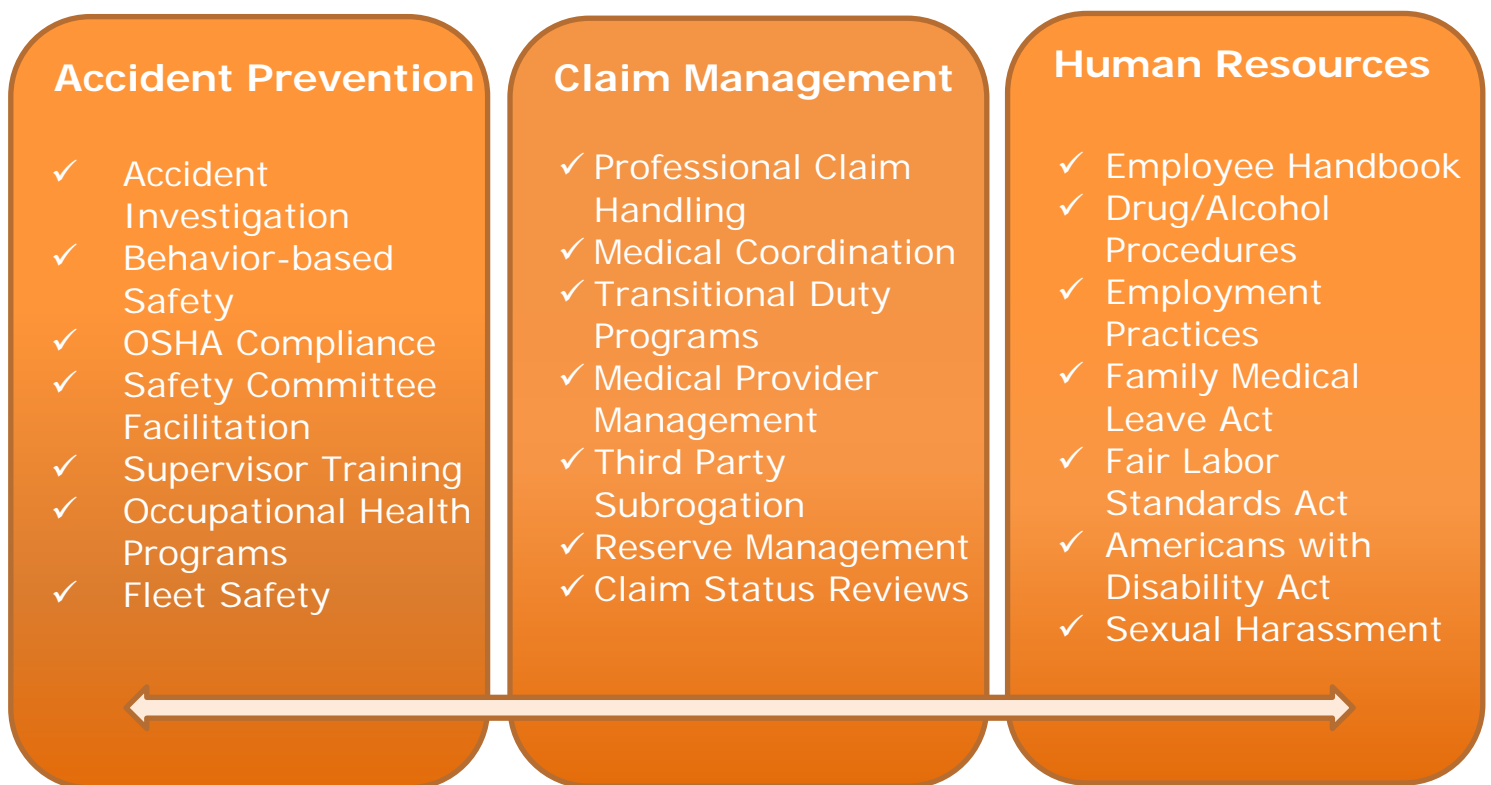
Preventing loss, improving your bottom line

TAKING CONTROL OF EMPLOYEE-RELATED COSTS

Employees are the most valuable asset in any business. Organizations can no longer afford to let their "human capital" go unmanaged. As a business owner, you already know that you have much to do and little time to do it.

At East Coast Risk Management, our mission is to help our clients develop safety and human resource policies and procedures in order to maintain their competitive edge and mitigate risks in their business through our unique and proven outsourcing model.

COST CONTROL SYSTEM



Managing your risks with a unified, outsourced approach to reducing your costs.

EAST COAST RISK MANAGEMENT: YOUR ONE SOURCE FOR MANAGING RISK



Accident Prevention/OSHA Compliance

- In-house safety professionals
- Safety committee facilitation
- Site inspections, training, accident investigation
- Supervisor training / Behavior-based programs
- Industrial hygiene services - noise level, air quality, respirator fit testing
- MSHA Compliance
- ISNetwork®

Claims Management

- Analysis of your current program
- Workers' Compensation
- Auto / General Liability
- Accident repeater program
- Claim investigation
- Return to Work programs
- Staff comprised of certified claims professionals and medical management specialists
- TPA services

DOT

- DOT audits
- Vehicle/fleet safety programs
- Defensive driver training
- Drivers policy and procedure manual
- Supervisor drug and alcohol awareness training
- Risk assessments and loss history analysis

Human Resource Management

- Toll-free HR helpline
- Access to in-house legal counsel
- FMLA and leave of absence administration
- Hiring process development & implementation
- Employee handbooks and policy development
- Performance management process development
- Unemployment compensation management
- Labor relations, contract negotiation, grievance management

Risk Financing

- Leverage insurance market
- Manage experience mod
- Review carrier performance
- Manage valuation date

Keystone Risk Essentials ("KRE")

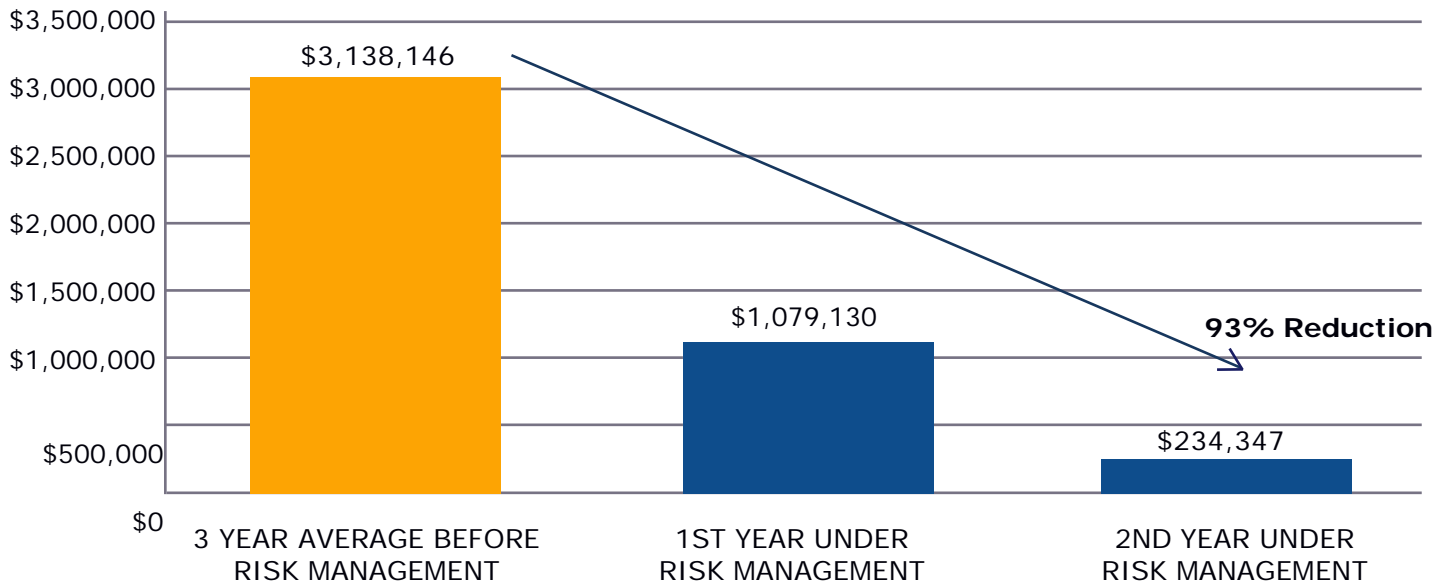
- Low-cost, customized and guided HR/Safety training platform
- Access to:
 - HR Content Library, OSHAlogs.com, Safety/HR Helpline, Quarterly Webinars, Breaking News Alerts, Monthly "Toolbox Talks," Customized Safety Manuals/Employee Handbooks, and more



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East Coast Risk Management is in no way endorsed, sponsored, approved by,
or otherwise affiliated with ISNetwork®.*

EAST COAST RISK MANAGEMENT RESULTS

East Coast Risk Management impact on total injury costs



East Coast Risk Management's handling of claim cost, cultural improvement and aggressive reduction in frequency drives down employee-related costs, reduces overall business expenses, increases profits and manages client risk. A typical client will see a 93% reduction in their direct injury costs within two years and 2 to 3 times that amount in indirect employee related costs.

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