

## Risk Reduction Review Services

Risk Reduction Reviews are performed for risk managers, safety directors and other senior management of client companies that for the most part are self-insured. The reviews are conducted in the same manner that an expert witness would review a case during their preparation for court. The reviews identify the problems producing loss or exposure to regulatory issues and suggests the most effective remedy.

## Risk Control Program Development

ARS develops tailor made risk control programs. All programs are built around each company's associates and work environment. Input from all level of associates is utilized to help develop each program. This helps to ensure that each program developed contains the pertinent operating information needed to be a success.

## Risk Control Training

ARS develops training criteria for each client program that is developed. The training criteria covers each segment of the program and criteria to meet or exceed regulatory requirements, if applicable. Train-the-Trainer training is then provided to client's key management so they can properly train their associates.

## Americans with Disabilities Job Descriptions

Americans with Disabilities Act (ADA) job descriptions are developed on-site at client company locations that cover all aspects required by the ADA. The primary use for ADA job descriptions is to help ensure compliance with the ADA regulations concerning the hiring of associates. However, they can have an even greater impact on the Medical Management Program if utilized properly.

## Underwriting Risk Analysis (URA)

An underwriting risk analysis is conducted for insurance companies, insurance brokers or clients. They may be utilized for insurance purposes or risk improvement services.

## Expert Witness Program

Consultants at ARS also serve as expert witnesses at client companies. The primary areas that are provided in-house are:

1. Vehicle accidents concerning DOT, safety programs and training issues
2. Liability injury cases
3. Occupational Safety and Health Act (OSHA) cases
4. Department of Transportation (DOT) cases
5. Americans with Disabilities Act III (ADA) cases

## Former Owner of a Third Party Claims Administration Company

Owner and CEO while managing ARS. Also owned and managed a 3rd party claims administration company that established self-insurance programs for companies and administered their P&C claims. Sold to a larger claims company.

## Employee Benefit Enrollment Assistance

ARS will find a vendor that will conduct enrollments for large companies for little or no cost. More importantly, to ensure that an employee completely understands their benefits and also the dollar value of their benefits that an employer provides and/or offers during their enrollment process.

## Discount Health and Lifestyle Benefits Advisor and Provider

ARS will find high quality (non-insurance) benefits that can significantly improve a company's employee benefit package at a very low cost and even decrease the medical claims cost.

## Professional Associations (partial list only—member and past member)

- Oklahoma Safety Council (past Chairman)
- Oklahoma Council of Safety Professionals (past Chairman)
- National Safety Council (chaired several committees)
- World Safety Organization
- Risk Insurance Management Society
- Oklahoma Self-Insurers
- ATA (chaired several committees)
- ATA Technical Advisory Board (10 Years)
- National Fire Association
- National Association of Pupil Transport
- American Society of Safety Engineers

## Education and Professional Development

- Bachelor of Science Degree in Safety Education (University of Central Oklahoma)
- Master of Education Degree in Safety (University of Central Oklahoma)
- Oklahoma Insurance Agent/Broker licensed in Accident, Life, Health, P&C Combined and Motor Service
- Attended and/or instructed most safety seminars/courses provided by the safety organizations noted above

## Legal, Licenses and Certifications

- Expert Witness for OSHA, DOT, ADA compliance and for Transit bus, School bus and truck vehicle accidents and injury accidents concerning best safety practices (U.S. Federal, State and Canada)
- Insurance Licenses include Agent/Broker for accident, life, health, P&C combined and motor services
- Professional Safety Source for Texas

## Special Award Presented by the Oklahoma Safety Management Council

“Oklahoma Safety Professional of the Year”