



In addition to the formal planning and review process, your business benefits from the All-Star Risk Management Program in many ways:

■ **Call center access to loss control resources**

You can easily reach the risk and safety professionals in our full-service call center by phone, fax or Internet. These individuals are specially trained to provide you with day-to-day technical direction and support—including risk reduction media, materials and assistance. If your needs are more complex, loss control central can dispatch an experienced professional to your location.

■ **Safety awards program**

Take advantage of Harleysville's safety awards program to motivate your employees and distinguish your business in the eyes of your customers. Your safety record could be the decisive factor in winning a bid over your competitors.

■ **Managed care and return-to-work programs**

If an employee gets injured, we'll help your business take full advantage of the cost-containment opportunities available to you while ensuring quality medical care for your worker.

■ **Safe driver program**

Enrollment in Harleysville's Safe Driver Program lets your customers know you care about roadway safety. Safe drivers also help reduce your fleet expenses.

■ **Accident analysis**

Whether it's a single incident or an accident trend, we'll help you prevent recurrences by discovering and addressing the root causes.

Harleysville Insurance, headquartered in Harleysville, Pennsylvania, provides a variety of insurance-related products and services for individuals and businesses through a network of regional operations and independent insurance agencies.

One of the nation's leading insurance organizations, Harleysville has a long-standing reputation for excellent customer service, and the financial strength to meet its obligations to policyholders now and into the future.

Contact us for more information:

Loss control central

Phone: 800.523.6344, ext. 8100

Fax: 215.513.8157

Email: losscontrol@harleysvillegroup.com

Web site: www.harleysvillegroup.com/losscontrol



Harleysville-Atlantic Insurance Company
Harleysville-Garden State Insurance Company
Harleysville Insurance Company
Harleysville Insurance Company of New Jersey
Harleysville Insurance Company of New York
Harleysville Insurance Company of Ohio

Harleysville Insurance
355 Maple Avenue
Harleysville, PA 19438-2297
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Harleysville Lake States Insurance Company
Harleysville Life Insurance Company
Harleysville Mutual Insurance Company
Harleysville Pennland Insurance Company
Harleysville Preferred Insurance Company
Harleysville Worcester Insurance Company

**All-Star
Risk Management
Program**





Risk management services delivered by loss control experts

By implementing sound loss control practices, your company can reduce the frequency and severity of workplace injuries, minimize the harmful impact of downtime on your firm's performance, and effectively control the cost of your insurance premiums. Promoting a safe work environment also helps your business attract and retain good employees.

Ultimately, smart risk management is a powerful tool for enhancing the bottom-line profitability of your business.

With Harleysville's All-Star Risk Management Program, our loss control, underwriting and claims departments collaborate to help businesses achieve the benefits of smart risk management by offering loss reduction and risk improvement services to our valued customers. Regardless of your company's size, we can tailor services that meet your needs and contribute to the success of your business.

Customized annual service plan

As a participant in our All-Star Risk Management Program, you'll receive a *customized* annual service plan shortly after your policy

inception or renewal date. The plan will outline a strategy to address your loss reduction and risk improvement needs, in addition to risks commonly found in your particular line of business. This detailed plan aims to enhance your bottom line through sharply focused loss reduction and risk improvement services.

Mid-term review

Midway through your annual policy term, the All-Star Risk Management team will conduct a review to assess the progress of your annual service plan and to address any new or unusual exposures or loss experiences. The mid-term review helps keep loss reduction and risk improvement efforts on track and launches the renewal planning process.

Renewal planning

We understand that businesses grow and change over time, so the renewal planning process starts shortly after the mid-term review. The All-Star Risk Management team will plan and prepare for the upcoming renewal by addressing the risk management needs identified in the mid-term review and by developing a comprehensive renewal presentation consistent with your business needs.

Renewal presentation

Shortly before policy renewal, the All-Star Risk Management team can prepare and deliver a renewal presentation for your business that summarizes the loss experience of the past year and sets the course for the coming year. Depending on your needs, the renewal presentation may be as basic as a summary of findings from the past year, or as thorough as a hands-on work session at your business location.

Realizing that a *consistent* approach is vital to the success of any loss control program, our four-step process helps to ensure that mutual goals are being achieved and reinforces Harleysville's ongoing commitment to your success.

Together with your Harleysville Insurance agent, we'll tailor a plan that combines personal assistance, technical resources and training.