

CMA

Cloud, Minturn & Associates



Risk Management
Registered Investment Advisor
Human Resource Administration & Compliance

3858 West Carson Street, Suite 204
Torrance, California 90503-6705
Telephone: (310) 316-3662 Facsimile: (310) 755-6080
Email: Info@CloudMinturn.com
www.CloudMinturn.com

Serving a Select Clientele With Personalized Service Since 1986

Mission Statement

It Is Our Mission

*To Protect Our Clients From Financial Loss,
Lawsuits & Fines Through Proper Risk Management
& Human Resource Administration
While Keeping Them Positioned
In The Most Cost Effective Programs
With Stable Quality Companies.*

About Cloud, Minturn & Associates

Information ~ Service ~ Administration ~ Answers

OBJECTIVE:

Cloud, Minturn & Associates (CMA) helps you minimize the time you spend dealing with human resource & risk management issues and maximize the time you spend building your business. CMA pays special attention toward protecting against financial losses, lawsuits or fines for non-compliance by providing answers to technical questions and hands-on administration.

SERVICE:

Customer service is something that sometimes seems to have been lost in today's fast paced world. At CMA our unparalleled dedication to service is paramount. Whether serving our clients as administrators or advocates, CMA's integrity, expertise and attention to detail have made us the "best friend" of many businesses. No challenge is too small nor any question unreasonable.

OUR MOTTO:

"An ounce of prevention is worth a pound of cure" An old saying that is very applicable in today's Human Resource & Risk Management environment. What with changing laws and changing compliance obligations as well as the need to properly handle risk the employer needs Cloud, Minturn & Associates for that ounce of prevention.

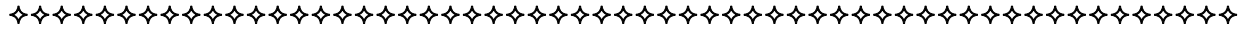
BACKGROUND:


Originally established in 1986 to help employers implement and administrate their employee benefits, we realized that this was a great service to our clients, but there was a need to go beyond just benefits. Our clients came to us with questions about hiring and termination procedures, COBRA compliance, leave of absences, the latest labor laws, workers' compensation issues, employee handbooks, illness and injury prevention programs, commercial business coverage, even business, retirement and estate planning. We felt an obligation to deliver, and an opportunity to fill a need that no one else had met. Cloud, Minturn & Associates now occupies a unique niche in the business world bringing a complete human resource & risk management back office to the employer.

Our services can be tailored to each client's specific needs to help relieve management of the tedious time consuming tasks that accompany risk management and human resource compliance


We believe that one size does not fit all and have structured our services to be selectively coordinated and merged with existing in house functions. As the needs of outsourcing change, so do our services to provide as much or as little outsourced help as requested.

HUMAN RESOURCE / EMPLOYEE BENEFIT ADMINISTRATION & COMPLIANCE SERVICES




- ☞ **CAFETERIA PLAN SERVICES IRC SECTION 125 POP** 


Set-up And Administration Of Section 125 Premium Only Plan (POP). Allows Participating Employees To Pay For Qualified Benefits Through A Salary-Reduction Agreement With The Employer.

- ☞ **COBRA COMPLIANCE ADMINISTRATION** 


Full DOL Compliance Services. COBRA Notification Of Rights. COBRA Premium Invoicing. COBRA Premium Collections, COBRA Conversion Rights. A Teleconference Hotline To Utilize When You Have Questions Regarding COBRA. COBRA Participants Hot Line To Answer Any Questions. A Department With Total Dedication To Federal & State (Cal-COBRA) Compliance Regulations.

- ☞ **COMPLIANCE POSTERS - MANDATORY (ALL EMPLOYERS)** 


Cloud, Minturn & Associates Keeps Your Compliance Posters Current. All Poster Sets Are Laminated And Updated Annually Unless Special Circumstances Require A Different Time Frame.

- ☞ **DISCIPLINARY & TERMINATION SUPPORT** 


Cloud, Minturn & Associates Is Available To Conduct On-Site Disciplinary Or Termination Meetings With The Employer And The Employee.

- ☞ **ELIGIBILITY VERIFICATION & TRACKING** 


We Notify You When Benefits Package Needs To Be Completed & Submitted.

- ☞ **EMPLOYEE BENEFIT ANALYSIS & FEASIBILITY STUDY** 


All Existing Plans Analyzed For Possible Overlap And Duplication Of Coverage Upon Installation Of Cloud, Minturn & Associates' Services. Research & Analysis For New Employee Benefit Programs Upon Request.

- ☞ **EMPLOYEE BENEFIT MARKET ANALYSIS** 

A Complete Market Survey Performed & Analyzed For All Plans That Cloud, Minturn & Associates Is Authorized To Administrate Upon Installation Of Our Services. Thereafter, Plans Are Analyzed Annually Or Upon Request. We Keep You Positioned In The Most Cost-Effective Medical Programs Through Constant Tracking Of All Major Plans.

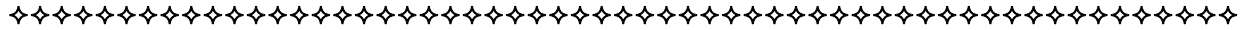
- ☞ **EMPLOYEE HANDBOOK** 

Development & Installation Or Review Of Existing Handbook & Updating As Needed. Bringing Policies Into Compliance With Federal & State Regulations.

- ☞ **EMPLOYEE HANDBOOK MAINTENANCE / SUPPORT** 

Cloud, Minturn & Associates Monitors Changes In Labor Laws & Labor Related Court Cases. If It Concerns Your Employee Handbook, We Will Create & Ship New Pages For Replacement And/Or Insert. An Employee Notification Packet Is Also Generated For Distribution To Each Employee Notifying Them Of Changes To The Company Employee Handbook.

SAFETY / RISK MANAGEMENT SERVICES



☞ **CERTIFICATES OF INSURANCE**

All Certificate Holders On File Reviewed Annually. Once Annual Insurance Market Analysis Completed And Decisions Finalized Updated Certificates Forwarded To All Current Certificate Holders. New Certificates Prepared And Forwarded To Certificate Holders Upon Request.

☞ **CLAIMS SUPPORT**

Commercial Policy & Workers' Compensation Claims Tracked & Expedited As Needed. Cloud, Minturn & Associates Works Closely With You & The Insurance Carrier In Order To Process & Pay Claims In A Timely Manner.

☞ **COMMERCIAL INSURANCE MARKET ANALYSIS**

All Commercial Coverage Reviewed & Competitively Shopped Annually. An Analysis Report Is Developed Comparing Your Existing Coverage & Prices To Renewal Coverage & Prices As Well As Alternate Carriers.

☞ **COMMERCIAL POLICY REVIEW**

All Existing Policies Reviewed For Adequacy Of Coverage & Proper Premium Classification.

☞ **COORDINATION WITH OCCUPATIONAL MEDICAL PROVIDERS**

We Help You Control The Treatment Process.

☞ **EARLY RETURN TO WORK PROGRAM**

Development & Initiation. This Type Of Program Gets An Injured Employee Back To Work Which Helps Cut Open Claims & Litigation Expenses.

☞ **EMPLOYER SUPPORT**

Billings, Year End Audit & Miscellaneous Questions.

☞ **FRAUD ABUSE**

Monitoring & Deterrence Programs.

☞ **INJURED EMPLOYEE**

Monitoring & Phone Support.

☞ **INJURY & ILLNESS PREVENTION PROGRAM (IIPP)**

Review And/Or Set Up & Monitoring To Help Insure Compliance With Cal/OSHA Guidelines.

☞ **LOSS HISTORY ANALYSIS**

Loss Runs Ordered & Reviewed Annually. Outstanding & Closed Claims Activity Examined For Accuracy. Open Claims Reviewed For Possible Early Closure.

☞ **MODIFICATION FACTOR REVIEW**

Examination Of California Rating Bureau Data To Verify Correct Mod Factor.

☞ **RISK MANAGEMENT REVIEW**

Potential Risks Reviewed & Suggestions/Options Presented To Cover Gaps. Self Insurance vs. Transference Of Risk To Third Party Analyzed.

☞ **SAFETY MANUAL (SB198) COMPLIANCE**

Review And/Or Production Of Safety Manual. All Sections Reviewed For Accuracy & Timeliness.

☞ **WORKERS' COMPENSATION INSURANCE MARKET ANALYSIS**

A Market Survey Is Performed Annually. A Financial Analysis Report Is Developed & Reviewed With You. Cloud, Minturn & Associates Tracks The Workers' Compensation Marketplace To Determine Which Carriers Are Most Competitive.