

CMA

Cloud, Minturn & Associates, LLC



Risk Management Advisors
Human Resource Consultants
Registered Investment Advisors (RIA)

3858 West Carson Street, Suite 204
Torrance, California 90503-6705
Telephone: (310) 316-3662 Facsimile: (310) 755-6086
Email: Info@CloudMinturn.com
www.CloudMinturn.com

Serving a Select Clientele With Personalized Service Since 1986



Cloud, Minturn & Associates, LLC

Mission Statement

It Is Our Mission

*To Protect Our Clients From Financial Loss,
Lawsuits & Fines Through Proper Risk Management
& Human Resource Compliance
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



HUMAN RESOURCE COMPLIANCE HOTLINE

A Teleconference Hotline Regarding Labor Law, OSHA, Workers' Compensation, Employee/Employer Related Issues.

HUMAN RESOURCE COMPLIANCE LIBRARY

Our Library Acts As An 'Online HR Department', Providing Your Company With The Most Current Federal And State Employment Laws, As Well As A Numerous Number Of Downloadable Forms, Sample Policies, Interactive HR Videos.

HARASSMENT PREVENTION TRAINING - MANDATORY

To Ensure Compliance With The Current California Laws Regarding Mandatory Harassment Training (SB1343). A Two Hour Required Training Program For Owners, Supervisors And Managers And A One Hour Training For All Other Employees. Required Every Two Years.

WORKPLACE VIOLENCE PREVENTION TRAINING - MANDATORY

To Ensure Compliance With The Current California Laws Regarding Mandatory Workplace Violence Prevention (SB-553). A Thirty Minute Required Training Program For Owners, Supervisors And Managers And A Forty-Five Minute Training For All Other Employees. Required Annually.

WORKPLACE VIOLENCE PREVENTION PLAN - MANDATORY

Development & Installation Or Review Of Existing Workplace Violence Prevention Plan & Updating As Needed. Bringing Plan Into Compliance With State Regulations.

EMPLOYEE HANDBOOK

Development & Installation Or Review Of Existing Handbook & Updating As Requested. Bringing Policies Into Compliance With Federal & State Regulations. Spanish Version Available.

EMPLOYEE & SUPERVISOR/MANAGER TRAINING VIDEOS

Includes More Than 300 Training Course Videos To Help Educate Your Employees, Supervisors/Managers. Everything From Asbestos Awareness To Workplace Violence Prevention. Easy-To-Use Dashboard Allows For Simple Tracking Of Employee Course Completion. Mobile Friendly.

HUMAN RESOURCE NEWSLETTER

Spotlighting Valuable Information That Affects A Company's Well-being As Well As Their Employees. Restricted To Important Issues.

HUMAN RESOURCE COMPLIANCE FORMS MANUAL

Customized Forms Manual Helps You Comply With State and Federal Laws. Keep Employee Personnel Files Up To Date. Includes New Hire, Active And Termination Checklists And Custom Forms.

HUMAN RESOURCE / EMPLOYEE BENEFIT ADMINISTRATION & COMPLIANCE SERVICES

(Continued)

EMPLOYER SUPPORT

A Teleconference Hotline For The Employer Regarding Billings, Claims Adjudication, Explanation of Benefits, Terminations, Additions, and Miscellaneous Questions.

AFFORDABLE CARE ACT (ACA) COMPLIANCE - MANDATORY

Back-up And Support For Compliance. For Applicable Large Employers (ALE: 50+ Full-Time Employees) Compliance With The Affordability And Minimum Essential Benefits Coverage Requirements.

 EMPLOYEE SUPPORT

Employees And Their Families Contact Our Office, For Help, Regarding Explanation of Benefits, Claims Challenges, Facility Changes, Etc.

 COBRA COMPLIANCE ADMINISTRATION - MANDATORY

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

Cloud, Minturn & Associates, LLC 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, LLC Is Available To Advise Employers Regarding How To Conduct Disciplinary Or Termination Meetings And How Documentation Should Be Handled.

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, LLC's Services. Research & Analysis For New Employee Benefit Programs Upon Request.

HUMAN RESOURCE / EMPLOYEE BENEFIT ADMINISTRATION & COMPLIANCE SERVICES

(Continued)

EMPLOYEE BENEFIT MARKET ANALYSIS

A Complete Market Survey Performed & Analyzed For All Plans That Cloud, Minturn & Associates, LLC 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.

ENROLLMENT MEETINGS

Initiation And Coordination Of Employee Meetings To Review Options And Answer Benefits Questions.

ENROLLMENT PROCESSING

We Track All New Employee & New Dependent Applications For Correct Information and Coverage Effective Dates.

POLICY OVERVIEW

A complete report of all policies in place whether maintained by Cloud, Minturn & Associates, LLC. Policies not maintained by Cloud, Minturn & Associates, LLC may be included if documentation is available.

RETIREMENT PLAN ANALYSIS (401K)

Feasibility Analysis & Market Research
We Work Closely With Retirement Plan Administrators, To Help Develop & Implement Retirement Programs. As A Registered Investment Advisor We Can Help Determine Which Type Of Investment Product. Provider Will Best Fit The Needs Of The Employer & Their Employees.

REVIEW AND QC OF EMPLOYEE COMMUNICATION WRITTEN DOCUMENTATION

Written Communication To Employees Reviewed For Compliance With Proper Human Resource Communication Language.

 RISK MANAGEMENT & EMPLOYEE BENEFIT PORTFOLIO

Easy reference manual for all employee benefits and commercial insurance policies. Includes the policy overview along with declaration pages from all policies.

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, LLC 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 Ensure 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.

SAFETY / RISK MANAGEMENT SERVICES

(Continued)

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.

RISK MANAGEMENT PORTFOLIO

Includes A Policy Overview With A Brief Description Of All Coverage Limits. All Insurance Policies And Plan Documents In Separate Sections For Easy Reference On Specific Subjects. Produced In Electronic Format And Hard Copy If Requested.

 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, LLC Tracks The Workers' Compensation Marketplace To Determine Which Carriers Are Most Competitive.