

Your one source for the most comprehensive portfolio of business and personal services you need to succeed.

### Commercial Insurance

- Auto, Property, General Liability
- Directors & Officers, Employment Practices Liability
- Umbrella and Excess
- Workers Compensation
- Disability
- Professional Liability
- Captives/Risk Retention Groups

### Risk Management and Injury Management

- RFP's—Unbundling of Services
- Claims Management/Oversight
- Safety Analysis & Management
- Claim & Incident Analysis/Trending
- Customized Management Reports & Benchmarking
- Audit Recovery Programs
- Hiring—Quantitative Job Analysis
- Detailed Job Descriptions—Matching Candidates to Physical Job Demands
- Injury Intervention & Management
  - Supervisory Training
  - Medical Network
  - Effective Return to Work Program
  - Treating Injured Workers Like Professional Athletes
- Independent Medical Exams
- Proactive Ergonomic Solutions
- Wellness Initiatives

### Benefits and Human Resources

- Benefit Program Design
- Detailed Strategic Planning
- Employee Benefit Cost Analysis
- RFP Design & Facilitation
- Executive Benefits & Compensation Planning
- Human Resource Consulting & Outsourcing
- COBRA & HIPAA Compliance
- Group Welfare Plans
  - Life
  - Health
  - Disability
  - Voluntary Benefits

### Financial Services

- RFP Design & Facilitation
- Asset Allocation Modeling
- Investment Strategies
- Asset Management and Financial Planning
- Estate Planning
- Executive Compensation Plans
- Business Continuation Plans
- Life Insurance Audits & Consulting

### Pension Plan Design & Administration

- Plan Design & Administration
- Consulting Services for 401 (k) Defined Contribution & Defined Benefit Plans
- Plan Investment Services
- Employee Education & Communication Programs
- Daily Valuation—TPA Services for Varied Investment Platforms

### Personal Insurance

- Personal Risk Review & Audits
- Traditional Insurance
- Life Insurance
- Long-term Care Insurance
- Auto & Specialty Vehicle
- Homeowners and Renters
- Umbrella



Only the combined resources of the OneGroup companies and their affiliate partners provide you with this wide an array of products and services to help you grow and protect your business and personal wealth.

*This is your Premier Advantage!*



A World of Risk Management and Insurance Expertise

Bailey & Haskell Insurance | 800.268.1830 | bhinsurance.com  
 Benefit Consulting Group | 877.492.9422 | bcgny.com  
 Schenectady Insuring Agency | 518.377.8822 | siapros.com  
 Workplace Health Solutions | 866.316.7729 | whsny.com



Affiliate Partner: Oneida Wealth | 800.458.7509 | oneidawealth.com

Cazenovia | Chittenango | Long Island | New Hartford | Syracuse | Oneida | Rome | Schenectady | S. Carolina

Financial products and services provided by Oneida Wealth are offered through Oneida Wealth Management, Inc. and Oneida Savings Bank's Trust, Pension Admin. and Financial Planning divisions. Investment advisory services and securities are provided through Oneida Wealth Management, Inc., Member FINRA/SIPC. Oneida Wealth Management, Inc., OneGroup companies and Oneida Savings Bank are affiliated and a part of the Oneida Financial Corp. family of companies. Investment products are Not FDIC Insured. Not Bank Guaranteed. May Lose Value.

BAILEY & HASKELL INSURANCE



## Cost-Effective Risk Management Strategies for Social Services Organizations

**EXPERIENCE** — over 100 years of combined knowledge in the social services industry protecting charitable and welfare organizations from risks and their associated cost

**EXPERTISE** — more than 170 experts and specialists to identify cost-drivers and provide uniquely effective solutions

**MARKET POWER** — access to the full range of traditional and specialty insurance markets

**YOUR PREMIER ADVANTAGE™** — access to one of the largest portfolios of essential business and personal services



A World of Risk Management and Insurance Expertise

Bailey & Haskell Insurance  
 Benefit Consulting Group  
 Schenectady Insuring Agency  
 Workplace Health Solutions



## ONEGROUP'S MORE THAN 170 EXPERTS AND SPECIALISTS COLLABORATE TO DELIVER COMPREHENSIVE SOLUTIONS SPECIFIC TO THE SOCIAL SERVICES INDUSTRY

We believe that insurance is the *last* step in the risk management process and not the first. We provide the consulting, resources, and tools to evaluate exposures and proactively manage risk and reduce your real costs.

**Steve Hurtubise**  
Vice President, Social Services and Business Risk Specialist

### What have we accomplished for our social services policy holders?

- Reduced reporting lag time by over 53%
- Reduced core claims by 76% from 2009 to present
- Reduced core open claims count by more than 75%
- Dramatically reduced lost-time claims (paid indemnity) with return-to-work programs
- Implemented Section 32 settlements (closed out old claims), significantly reducing various policy holders' future liabilities.

### OneGroup has identified the industry's most costly injuries and illness

Based on our internal study of disabling injuries and industry data, we have identified the four leading cost-drivers within the social services industry based on primary injury and illness types (workers' compensation classification 8864 and 8865).

1. Lifting and handling of people, boxes and other objects (64% involved back injuries)
2. Slips and falls on floors, stairs and wet or icy working surfaces
3. Struck by other individuals or materials
4. Motor vehicle accidents

### Solution: Lifting and handling injuries

Following are just a few of the many steps and strategies OneGroup employs to reduce risk and cost:

- Formal program for safe patient handling

- Qualitative physical abilities assessments
- Annual training for staff, new hires
- Infection control and safety procedures
- Proper storage and access to materials
- Right person for the right job (capabilities)
- Workstation adjustments
- Health and safety training
- Provide carts, hand trucks and tools
- Wellness programs

### Solution: Slips, trips and falls

- Inspect for unsafe conditions and practices
- Use slip-resistant flooring or coatings
- Eliminate trip hazards
- Replace worn flooring
- Mark changes in flooring elevations
- Increased training and awareness

### Solution: Being struck by people or objects

- Training in aggressive behavior controls
- Utilize a team approach to aggressive behavior
- Install/maintain bright lighting in work spaces, hallways, parking lots
- Review/redesign traffic patterns
- Institute comprehensive safety procedures
- Remove visual obstructions to foot and vehicle traffic

### Solution: Workplace injuries

- Install EmploySmart®
- Require injury reporting and process
- Maintain contact with injured employees and their physicians
- Establish a return-to-work policy
- Monitor all claims
- Use a preferred medical provider network
- Install return-to-work procedures
- Utilize occupational health consultants and care management specialists

### More resources from a single source

Our substantial internal resources and strategic partners allow us to provide a wide range of consulting services that support your business and risk management objectives. Some examples include:

- Premium Cost Reduction Audit and Experience Modification Review
- Risk Management Assessments and Strategic Planning
- Claim Cost Containment Services
- Injury Management Systems
- Medical Bill Review and Case Management
- Department of Health Compliance
- Proactive Ergonomic Management Processes
- Alternative Risk Financing Analysis
- OSHA Compliance
- Safety Management
- Contract Review
- Facility Security Assessments and Consulting
- Customized Services

### OneGroup offers traditional insurance and much more

**Hiring Practices**—Effective hiring involves a formal process that places the best available candidate into a job which they have the operational and physical skills to succeed in their jobs. Applying OneGroup's proprietary EmploySmart® system to jobs of high physical demand will positively impact results.

**Safe Transfer and Movement**—The dynamics of moving and transferring individuals can significantly impact the potential for worker injuries. Formal and consistent implementation of physical and process controls will enhance the organization's ability to minimize injuries associated with this work.

**Post Injury Management**—Responding to and reporting incidents is a major factor affecting ultimate incurred costs associated with workers' compensation claims. Integrating a formal claim reporting system throughout the organization minimizes lag time and assures that the employee receives the treatment and assistance necessary for a timely return to work.

**Return to Work**—An effective return-to-work process results in a quicker return for injured employees and reduces negative impacts on the organization arising from workplace injuries. A formal transitional duty program supports the recovery process while maintaining an efficient use of resources.

**Behavior Management**—Unplanned or unexpected behaviors contribute heavily to workers' compensation losses in social service and residential operations. While difficult to control by its nature, a program of training, assessment and response can improve the organization's ability to minimize loss potentials.

**Slips, Trips and Falls**—Slip, trip and fall hazards can significantly impact the potential for worker injuries. Formal and consistent implementation of physical and process controls will enhance the organization's ability to minimize injuries associated with these risks.

**Accident Investigation**—It is critical to identify the root cause of accidents. OneGroup analytics uncovers often hidden causes and provides clear solutions.

For more information, please call Steve Hurtubise:  
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