

RISK MANAGEMENT AT HIGHVIEW

A safety partner who shows up.

Your Highview policy comes with a risk management consultant, an annual on-site risk assessment and a written plan for making your workplace safer. At the top tier we also certify the safety programs that earn you a state premium credit.

ON-SITE

A real visit, not a form to fill in

YOUR OWN

Consultant who knows your operation

10%

NY state credit, certified by us

WHAT YOUR POLICY INCLUDES	PLATINUM	GOLD	SILVER
Support scales with premium	Over \$200K premium	\$100K to \$199K premium	\$75K to \$99K premium
Your own risk management consultant One person who learns your operation	✓	✓	As needed
Complimentary annual risk assessment An interview and a walk through your site	✓	✓	✓
Written service plan Built around your work, not a generic checklist	Full plan	Full plan	Recommendations
Root cause analysis on claims We find why it happened, then help you fix it	Every claim	Claims over \$100K	—
Safety committee We help you start one and we sit on it	✓	—	—
Scheduled consultant check-ins Already on the calendar, so nothing gets dropped	Quarterly	Semi-annual	As needed
State premium credit certification We build and certify the programs that qualify you	10% NY, 5% PA	—	—

At Gold and Silver the assessment interview and site visit are performed by our partner, National Safety and Risk. Credit amounts and eligibility are set by the states. State credits: New York's incentive program (Code Rule 60) is up to 10%, then 6% maintained. Pennsylvania's certified safety committee is 5% annually.

Not sure which level of support you are on?

Ask your broker, or call us at 845.363.0500 and we will tell you what your policy includes.

If there is a safety issue you want covered at your site, say so and we will build it into your service plan.

SIMPLE, SMOOTH & STRESS-FREE.

Every Highview policyholder can reach the risk management team directly at risk@highviewins.com.

Writing workers' compensation in Georgia, Maryland, New Jersey, New York, Pennsylvania and Virginia.

#HighviewDoesIt

845.363.0500

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