



Millennium Risk Services, Inc.

5530 Trabuco Road, Irvine, Ca. 92620

License No. OC01348

(949) 857-4500

Millennium Risk Services, Inc. is a leader in providing professional management consulting services to medium and large employers. Our core competency is in the insurance arena where we provide our clients with brokerage services and administration of alternative risk management strategies.

Communication, Quality, Solutions and Partnership. These are the cornerstones that have allowed us to differentiate our service approach.

We have grown substantially via a rich tradition of entrepreneurship and client oriented values. Our reputation within the insurance community is highly regarded and this translates into our ability to find the best products, terms and creative answers that allow us to help keep our clients competitive within their respective industries.

Millennium's role within our client organizations is that of strategic business partner. We do everything to support our clients' business goals and objectives.



Universe Of Services

Property/Casualty Consulting & Brokerage

The operating objective of the MCS Property/Casualty division is to ensure that our clients have the proper insurance coverages at the most cost-effective price. We attain this objective for our clients by:

- Understanding the Insurance mechanism and how it impacts our client's environment.
- Understanding which Insurance mechanism best fits our client's business strategy.
- Identifying areas of opportunity (insurance policy contract review - adjust/increase/modify policy contract wording) and developing strategies for managing the total cost of risk.
- Positioning the company for loss sharing (i.e. deductibles, retrospectively rated policies, self-insurance, etc.).
- Protecting their experience to provide options for insurance placement.

Employee Benefits Consulting & Brokerage

MCS has a staff of Employee Benefit professionals that provide our clients with innovative and cost-effective healthcare plans that meet management's objectives while providing the best value for their employees. The following is a list of specific Employee Benefit related services that are available to our clients:

- Market Analysis / Plan Design / Premium Negotiation for: Group Medical, Dental, Life, LTD, Vision, EAP, Long Term Care, Legal Services.
- Voluntary Products Implementation - Life, LTD, STD, Dental, Vision.
- Analysis of Provider Networks for Group Medical and Prepaid Dental Programs.
- Self-funded Plans - including feasibility studies to determine whether or not self-funding is a viable option.
- IRS Section 125 Plan Administration - Premium Only, Dependent Care Assistance, Unreimbursed Medical.
- Contract Review - Compliance of Federal and State Mandated Benefits.
- Employee Handbook Preparation & Review of Policies.
- Personalized Benefit Statements / Customized Benefit Election Forms / "Hidden Paycheck" Benefits Statements.
- Employee Surveys to determine plan satisfaction or interest in new benefit options.
- Preparation and Review of Open Enrollment Communications.
- Combined Billing / Reconciliation.
- Direct Access to and Employment and Labor Law attorney.
- Wellness Programs - Health Fairs, Health Screening, Health Education, Smoking Cessation, Weight Control, Pre Natal Education, Work Safety.
- Claims Services - ensuring that claims, questions or referral needs are handled immediately.
- Annual Reports and Filings - Schedule A, Form 5500, Summary Plan Descriptions, Summary Annual Report.



- COBRA Compliance and Administration.
- Benefits Hotline / Claims 800 Number.
- Bilingual Capabilities - Spanish.
- Internet based Benefits Administration Programs - Online Benefits.

Loss Control Consulting Services

MCS Loss Control professionals help to develop or enhance the loss prevention efforts of our clients assisting in the assessment and implementation of Risk Control strategies. Some of our services include:

- Comprehensive Risk Assessment - analyzing risk exposures and making recommendations for minimizing risk of loss.
- Safety/IIPP Programs - evaluate current programs and make appropriate recommendations for improvement.
- Training - assist in providing safety training for supervisors, ergonomics, back injury prevention, forklift training, etc.
- OSHA and Cal-OSHA Compliance Assessment.
- Intervention on Cal-OSHA Inspections.

General and Automobile Liability

The MCS staff is well versed in the areas of General Liability and Automobile Liability claims management. We find it very effective to actively intervene between the claimant and insurance company on behalf of our clients. The end result of this claims mitigation is prevention of unnecessary frequency that leads to lower premiums on future insurance programs.

Workers' Compensation

MCS is committed to providing our clients with Workers' Compensation Claims Management expertise. We help navigate our clients through the turbulent Workers' Compensation claims environment. By minimizing our clients' prior claims experience and mitigating future claims activity we can have a direct impact on how much they will pay in future Workers' Compensation premiums. What we do is:

- Review of Loss Runs to identify claims and to confirm accuracy.
- Schedule and attend open file reviews to review open indemnity cases face-to-face.
- Review the plans of the claims administrator on all open indemnity cases.
- Scrutinize reserves prior to unit statistical filing and prior to renewal.
- Report an objective summary/status of the open indemnity cases to the client.
- Project the next experience modification post unit statistical filing.
- Review the injury program at the client's location (i.e., to separate first aid).
- Be on call for the client regarding workers' compensation claim inquiries.
- Grow client's internal resources.
- Enhance Return to Work efforts.
- TPA Selection Process - Including developing the RFP, timeline, sending out RFP's, analyzing the responses, conducting the interviews, selecting the TPA, and negotiating the contract.



- E&O Claim Audits - auditing claims to identify poor claims handling practices that have resulted in a financial impact to the client and quantifying that financial impact.
- HCO Feasibility Study and Implementation - assisting the client in understanding whether or not the use of an HCO will aide in the medical control and RTW issues.
- Performance Contracting - developing performance contracts tied to bonus/penalty. This includes negotiating the performance standards along with corresponding percentages for compliance and monetary bonus/penalty.

Workers' Compensation/Employee Benefits Integration

MCS has an Integration Strategist on staff who can conduct feasibility studies for candidates to see if they can lower their premiums and minimize claims activity by integrating their Workers' Compensation, Short-term and Long-term disability programs.

Key Personnel Recruiting

MCS has developed a state of the art system for taking some of the guesswork out of recruiting. We can provide our clients with proven methods of recruiting key personnel including:

- Seeking out qualified candidates for open positions.
- Interviewing prospective hires.
- Testing and analyzing a prospective hire's skill sets.
- Reference checking.
- Making hiring recommendations.

Retirement Services

MCS has expertise providing our client's employees and key individuals with uniquely designed retirement programs. We analyze business, financial requirements and employee demographics in designing flexible and unique programs such as:

- 401 (k) Plans
- Defined Benefit Plans
- Defined Contribution Plans
- Executive Deferred Compensation Plans

We focus on all facets of qualified plan support. We assist our clients in designing a plan, choosing a vendor, implementation, education and enrollment, and ongoing service. We specialize in multi-fund platforms and will design a plan that will be competitive within a client's industry.



Executive Benefits & Estate Planning

The MCS executive and estate planning practice provides creative financial solutions to both corporations and successful individuals. Our corporate practice focuses on the designing and funding of cost effective nonqualified executive benefit plans to help our clients attract, reward and retain key employees. We also provide education to executives on wealth management, option planning, tax planning, etc. We assist our individual clients by ensuring they will always have sufficient assets on which to live, and then designing plans to transfer excess assets to the desired beneficiaries so that they can realize the lowest possible transfer costs.

Surety Consulting & Brokerage

The operating objective of the MCS Surety division is to assist in developing long-term goals of the client as it relates to their Surety needs by offering contract review, attending client and surety meetings as needed, negotiating with sureties on behalf of the client, and all other functions as requested by the client in order to ensure no interruption in service and capacity. With over 15 years of experience, we are knowledgeable in the areas of contract surety, commercial and subdivision bonds and have access to the SBA program and City of Los Angeles Bond Assistance. MCS has over 15 carrier appointments and we are confident one will be the perfect partner for our clients.

Personal Lines

Private Risk Management

Throughout life the successes achieved are not without risk. From your first car to your first home or planning for retirement, MCS provides an array of solutions to secure your assets. You will receive customized solutions from a dedicated MCS Private Risk Manager responsible for addressing and fulfilling your family's interests and needs. Maximizing your benefits and minimizing your exposures is the goal of MCS Private Risk Management.

To provide exceptional service, MCS Private Risk Management embraces several key values:

- Customer Commitment**
- Competitive Advantage**
- Excellence**
- Trust**
- Vision**
- Integrity**
- Responsibility**