



OCIP

OWNER CONTROLLED INSURANCE PROGRAM



AT&T Broadband



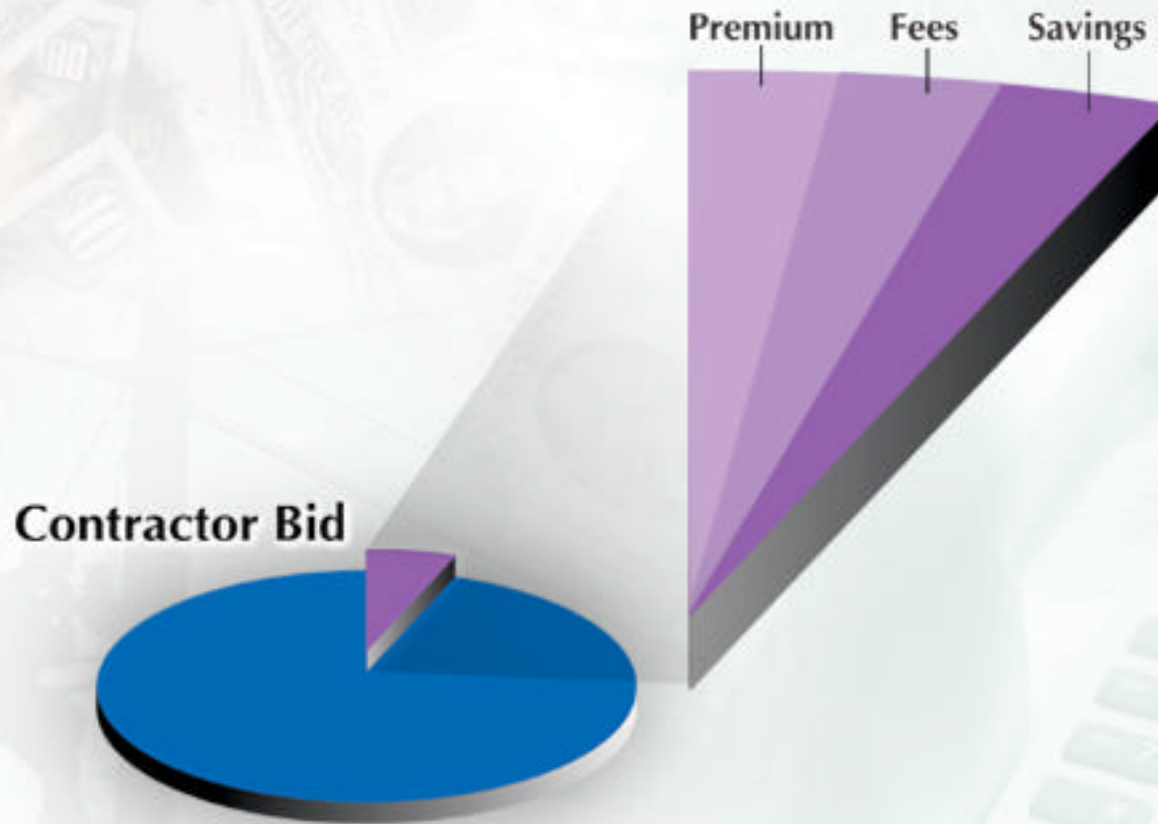
WHAT IS AN OCIP?

An OCIP, (owner-controlled insurance program) is the placement of a single insurance program covering specific job-site risks of the project owner, general contractor or construction manager, and all subcontractors.



OWNER CONTROLLED INSURANCE PROGRAM

HOW SAVINGS ARE DEVELOPED:





BENEFITS OF AN OCIP:

- **Significant** cost savings and improved financial control
- **Enhanced** safety resources / loss control programs
- **Elimination** of contractor insurance inadequacy
- **Seamless** liability protection, broader coverage and higher limits (WC, GL)
- **Ensures** sufficient liability coverage
- **Helps** avoid negative market publicity
- **Expedites** prompt claim payments and improves injury management
- **Minimization** of litigation and subrogation, including regulatory concerns
- **Continued** GL coverage for five years



CLAIMS MANAGEMENT:

Develop claims reporting / management procedures to expedite information flow and maximize control over claims

- Reporting forms / filing instructions that will integrate into your company and contractor operations
- Immediate response system (1-800# / fax / etc.)
- Define carrier responsibilities
- Receive, analyze and report on WC/GL claims
- Establish protocol for settlement authority
- Allow for selection of counsel with concurrence of carrier



CLAIMS MANAGEMENT: (CONTINUED)

Formulate cost containment measures with insurance carrier

- Case management system, early intervention
- Medical utilization review
- Audit medical bills to determine reasonable fee schedule
- Employee rehabilitation
- Return to work
- ADR (alternative dispute resolution)

Conduct quarterly claim audit / review

- Review reserves and open claims
- Examine legal counsel case notes
- Confirmation of closure strategy



LOSS CONTROL/SAFETY MANAGEMENT:

Analyze accident experience and evaluate effectiveness of loss control strategy

Review incidents and assist in the claim handling process

Review contract language / penalties for safety

Assistance with complex regulatory issues

- Environmental
- Workers' Compensation
- State labor regulations
- OSHA

Develop a site safety plan

Establish safety training for supervisors and labor

- OSHA level orientation classes
- Tool box talks
- Subject specific orientations