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Individual Benefits Insurance Products

Health Insurance | **4,000** Clients Served

Covers medical expenses for illnesses, injuries, and preventive care to help manage healthcare costs.

Talking Points:

- Have you reviewed your health insurance recently?
- Many clients find that their health needs change over time. Would you like to discuss options that could offer better coverage or savings?
- With rising healthcare costs, it's important to make sure you and your family are protected.

Client Characteristics:

- All ages (especially families, individuals, small business owners)
- Income: All levels, but higher-income may seek more comprehensive plans
- Employment status: Employees, self-employed, early retirees

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Life Insurance (Term, Whole, Variable, and Key Man) | **5,000** Clients Served

Pays a benefit to chosen beneficiaries in the event of the insured's death, providing financial security for loved ones or a business (Key Man.)

Talking Points:

- Does your employer offer you or family members life insurance coverage?
- Life insurance can provide you peace of mind and is a great way to provide for your family's future.
- Life insurance can provide another stream of income in retirement.

Client Characteristics:

- Ages 0-18 Grandparents and Parents purchase to have a lifetime death benefit and potential cash value
- Ages 19–65 (often those with dependents or financial obligations to provide surviving family members with financial security, pay off debts, cover final expenses, and use as a long-term financial planning tool
- 65+ Final Expense
- Single, Married or with children
- Homeowners, business owners

Medicare Supplements | **6,100** Clients Served

Insurance policies that help cover healthcare costs not covered by Medicare (copayments, coinsurance, and deductibles)

Talking Points:

- Are you enrolled in Medicare, or planning to enroll?
- Would you like to review plans that could help reduce your out-of-pocket costs?
- Medicare supplements can help cover gaps that Medicare does not cover, such as copayments and deductibles.

Client Characteristics:

- Ages 65+ or those on disability under age 65
- Planning to retire
- Does not have coverage through their own or a spouse's workplace

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Annuities | **150** Clients Served

Offers a safe place to preserve principal dollars. Offers stream of income immediately or after a certain period of time, often for retirement, by investing a lump sum or periodic payments with an insurance company.

Talking Points:

- Are you interested in ways to ensure a steady income during retirement?
- Annuities can be a great tool for long-term financial security and peace of mind.
- Would you like to explore how an annuity could fit into your financial plan?

Client Characteristics:

- 50+
- High net-worth (Private Client Group)
- Any person retired or nearing retirement

Disability Income | **130** Clients Served

Provides income replacement if the policyholder is unable to work due to illness or injury.

Talking Points:

- Have you considered how you would manage financially if you were unable to work due to illness or injury?
- Disability income insurance helps replace lost income so you can focus on recovery without worrying about bills.

Client Characteristics:

- Ages 25–55
- Working professionals, business owners, self-employed

Personal Insurance Products

Home Insurance | 28,200 Clients Served

Covers your home or personal belongings against risks like fire, theft, or liability; can pay for temporary living expenses after a covered loss.

Talking Points:

- Have you recently made any updates or improvements to your home? It's a great time to review your coverage and make sure you're fully protected.
- Bundling your home and auto can often save you money. Would you be interested in a home insurance account review? One company, one bill, one point of contact. Let's simplify your life.

Client Characteristics:

- Homeowners of any age
- All income levels
- Required coverage if there is a bank-provided mortgage on the property

Auto, RV, and Boat Insurance | 27,000 Clients Served

Protects you financially from damages or liability related to your car, truck, or recreational vehicle. Legally required in some states.

Talking Points:

- When was the last time you reviewed your auto insurance? We may be able to find your savings or improve your coverage.
- Bundling your home and auto can often save you money. Would you be interested in an auto insurance review? One company, one bill, one point of contact. Let's simplify your life.

Client Characteristics:

- Vehicle, RV, and boat owners
- Families, commuters, outdoor recreation enthusiasts
- Non-owned vehicle drivers

Personal Umbrella | 4,400 Clients Served

Provides additional liability protection above and beyond your standard home and auto policies.

Talking Points:

- Have you considered a personal umbrella policy? It provides extra liability protection beyond your home and auto policies.
- An umbrella policy can be an affordable way to protect your personal savings if you suffer a catastrophic liability claim. Would you like to learn more?
- Many clients are surprised by how much additional coverage they can get for a small cost. Can I provide a quick overview?
- If you have a teen driver, a pool, rental property, or significant assets, you are at a higher risk for liability claims. Umbrella coverage is a smart move.

Client Characteristics:

- Homeowners, high net worth individuals
- Families, those with multiple assets

Family Cyber Protection

Safeguards family against cyber risks such as identity theft, online fraud, and cyberbullying.

Talking Points:

- Family Cyber Protection covers incidents like cyberbullying, online fraud, data breaches, and identity theft, providing peace of mind and financial support if the unexpected happens.
- Coverage can include expert assistance to restore your identity, reimburse stolen funds, and even help with legal expenses related to cyber incidents

Client Characteristics:

- Families with children
- Middle to high income individuals and families
- Tech-savvy households
- Remote workers or and home-based businesses

Personal Insurance Products

Flood | **1,100** Clients Served

Covers damage to property caused by flooding, which is not included in standard home insurance policies.

Talking Points:

- Did you know that most homeowners' policies do not cover flood damage? Even if you're not in a high-risk zone, floods can happen anywhere.
- Many people are surprised to learn that just a few inches of water can cause thousands of dollars of damage. Would you like to learn about affordable flood coverage options?

Client Characteristics:

- Homeowners and Renters in flood-prone areas
- Primary or secondary residences

Private Client Group | **1,200** Clients Served

Designed specifically for high net worth individuals providing elite insurance coverage and concierge-level service

Talking Points:

- Have you considered a more tailored approach to your insurance needs? Our Private Client Group offers personalized coverage and concierge-level service for high-value assets.
- If you have multiple properties, luxury vehicles, or valuable collections, we can streamline your policies and provide enhanced protection.

Client Characteristics:

- High net worth
- Complex risk exposures

Renter's Insurance | **2,100** Clients Served

Protects renters from losses to personal property and liability claims while living in a rented residence.

Talking Points:

- Your landlord's insurance only covers the building - not your furniture, electronics, or clothing. Renter's insurance protects your belongings from fire, theft, and more.
- Renter insurance is one of the most affordable policies -- often less than the cost of a streaming subscription each month.
- Renter's insurance can even cover the loss of valuables from inside your vehicle in the event of a vehicle break-in.

Client Characteristics:

- Ages: 20–40 (majority), but all adult age groups represented
- Income: Low to moderate (often first-time renters, students, young professionals)
- Urban and suburban residents

Family Office Coverage

Comprehensive insurance solutions tailored for high-net-worth families to protect assets, property, and liability exposures.

Talking Points:

- If your family manages significant assets or investments, Family Office Coverage can help protect against unique risks such as fiduciary liability, cyber threats, EPLI for Residence Employees and property loss.
- Our solutions are designed for families with complex financial structures and asset management needs.
- Would you be interested in a complimentary review to see if Family Office Coverage is right for you?
- A single lawsuit or data breach can jeopardize decades of planning. This policy helps preserve your family's legacy.

Client Characteristics:

- High net worth families, family offices
- Typically ages 40+
- Multiple assets and complex financial needs

Business Insurance Products

Commercial Property | 7,600 Clients Served

Protects business-owned buildings and contents against damage or loss from events like fire, theft, or natural disasters.

Talking Points:

- If your property is damaged, this coverage can help repair a structure or replace property.
- Can we review your property coverage to make sure it matches your current business needs and growth?
- Have you considered how a fire, weather event, theft, or vandalism would impact your business assets?

Client Characteristics:

- Business owners, landlords, property managers
- Businesses with owned/rented buildings
- All industries, including real estate investment, retail, manufacturing, hospitality, and construction
- Businesses of all sizes and complexity

General Liability | 9,900 Clients Served

Covers business against claims of bodily injury, property damage, and personal injury arising from business operations, products, or services. Liability insurance is a foundational coverage for not-for-profit and for-profit business' and organizations, providing financial protection and legal support in the event of claims alleging injury, property damage, or negligence. It is highly customizable and often required by law or contract, making it a critical part of any insurance portfolio.

Talking Points:

- Policies can be tailored to specific risks, including personal, commercial, professional, or product liability.
- General liability insurance covers your business if someone is injured on your property or if you cause damage to someone else's property.
- This coverage helps with legal costs, settlements, and medical expenses, so a single incident doesn't threaten your business.
- Many clients and vendors require proof of general liability coverage before doing business. Let's make sure you're prepared. Often Required: Frequently mandated by law, contracts, or clients (e.g., landlords, government agencies, business partners)

Client Characteristics:

- Any business with public/customer interaction
- Businesses with physical locations or job sites
- Contractors, retailers, manufacturers, service providers, rental properties

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Business Auto | 4,000 Clients Served

Covers vehicles owned or used by a business for liability and physical damage resulting from accidents or other incidents.

Talking Points:

- Do you have vehicles used for business purposes? Business auto insurance offers broader protection than personal auto policies—including liability, physical damage, and coverage for employees driving company vehicles
- Accidents happen. Business auto coverage helps cover repair costs and medical expenses, so you can stay focused on your operations.
- We can efficiently and cost-effectively insure multiple vehicles.

Client Characteristics:

- Businesses with owned, rented, or leased vehicles, or employee-owned vehicles being driven for the business
- Businesses such as contractors, hospitality, manufacturing, delivery services and transportation companies
- Businesses of all sizes and complexity

Directors & Officers (Management Liability) | 800 Clients Served

Provides financial protection to company executives against claims of wrongful acts or decisions made in their corporate roles.

Talking Points:

- Did you know that directors and officers can be held personally liable for decisions made on behalf of your company? D&O insurance helps protect their personal assets.
- Offering D&O coverage demonstrates your commitment to protecting your executives and board members.
- If your company faces a lawsuit over management decisions, D&O insurance can help cover defense costs and settlements

Client Characteristics:

- Publicly Traded Companies, non-profits, private companies
- Board members, executives, officers
- Organizations with formal governance structures

Business Insurance Products

Farm & Agricultural | **3,000** Clients Served

Provides protection for personal home & personal property, farm property, equipment, livestock, farm vehicles, farm employees, and liability exposures unique to agricultural operations as well as personal liability.

Talking Points:

- Policies can be customized for small hobby farms, large commercial operations, and family-owned generational farms.
- Coverage can extend to agritourism, roadside stands, custom farming, and more.
- Protects not just physical assets but also the future of the family and business.

Motor Truck Cargo | **130** Clients Served

Protects goods and merchandise while they are being transported by a for-hire trucker in case of damage or loss.

Talking Points:

- If your business relies on transporting goods or equipment, Motor Truck Coverage protects your cargo against accidents and theft.
- This coverage is essential for companies with delivery trucks, service vehicles, or fleets.
- Coverage can minimize financial loss and keep your operations moving after an incident on the road.

Client Characteristics:

- Trucking and freight companies
- Businesses transporting goods for others
- Logistics and delivery services
- Manufacturing and construction operations

Pollution | **100** Clients Served

Covers costs related to pollution incidents, including cleanup, third-party claims, and legal expenses. Such uses could be mold in an apartment building, to transporting equipment on a trailer, such as a tractor or any other equipment.

Talking Points:

- Can we review your operations to see if pollution coverage is right is needed for your insurance program?.
- Do you handle chemicals, waste, fuel, or potentially hazardous chemicals? Pollution Liability coverage can safeguard your business and reputation if something goes wrong.
- Many businesses aren't aware that environmental incidents like spills, contamination, or improper disposal can result in costly cleanups and expose businesses to long-term legal liability. Pollution Liability can provide coverage for this exposure.

Client Characteristics:

- Manufacturers, contractors, waste management firms
- Businesses with potential environmental exposures
- Companies handling, storing, or transporting hazardous materials

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Energy | **75** Clients Served

Specialized coverage for businesses in the energy sector, protecting against risks unique to oil, gas, renewable energy operations.

Talking Points:

- If your business is involved in energy production, distribution, or services – such as solar, wind, oil, or gas – specialized energy insurance can help address unique risks for your company..
- Energy coverage can address equipment breakdown, business interruption, and general and environmental liability exposures specific to your operation.
- Would you like to discuss how energy insurance can help protect your company and keep your projects running smoothly?

Client Characteristics:

- Oil & gas companies, utilities, renewable energy firms, and contractors
- Businesses involved in energy production or distribution
- Service business that support businesses in the energy sector

Business Insurance Products

International

Protects businesses operating outside the U.S. from risks such as foreign liability, property, and employee exposures.

Talking Points:

- Does your company have operations, employees, or assets overseas? International insurance coverage can protect you from risks such as foreign liability, property loss, travel accidents, and political instability.
- Does your business do work for the federal government overseas? The Defense Base Act (DBA) provides disability, medical, and death benefits to covered employees injured or killed in the course of employment, whether or not the injury or death occurred during work hours. DBA insurance, is a form of workers compensation insurance, and is generally required for all public works or military contracts performed overseas.

Client Characteristics:

- Companies with overseas operations or employees
- Likely industries include construction, manufacturing, technology, government contracting, and global service providers

Commercial Umbrella | 2,900 Clients Served

Provides additional liability limits above and beyond the coverage of underlying policies like general liability and auto liability.

Talking Points:

- Umbrella insurance provides an extra layer of protection above your standard liability policies, helping cover large liability claims that could otherwise threaten your business.
- If you're concerned about lawsuits, catastrophic losses, or gaps in your current coverage, an umbrella policy can give you peace of mind.
- Would you be interested in reviewing how umbrella insurance can help safeguard your assets from unexpected events?

Client Characteristics:

- Larger businesses seeking higher liability limits
- Companies with significant assets or public exposure
- Organizations with multiple locations, larger vehicle fleets, or complex operations

Employment Practices Liability Insurance (EPLI) | 360 Clients Served

Covers claims related to employment issues such as wrongful termination, discrimination, harassment, and other workplace-related allegations.

Talking Points:

- Have you considered how your business would respond to claims of wrongful termination, harassment, or discrimination? EPLI helps protect your company against employment-related lawsuits.
- With employees more aware of workplace regulations, EPLI provides valuable coverage for both legal defense costs and settlements.
- Some insurers and our Client Services team offer risk management resources, such as employee handbook reviews and training, to help reduce exposure.

Client Characteristics:

- Any business with employees, including part-time, seasonal, and temporary workers.
- Companies concerned about wrongful termination, harassment, and discrimination claims
- Companies experiencing significant growth or high turnover

Fiduciary (Management Liability) | 80 Clients Served

Protects businesses and their employees who manage employee benefit plans (such as 401ks, pension plans, health insurance, etc.) from claims of mismanagement or errors in handling those policies.

Talking Points:

- If you offer employee benefit plans, did you know you could be held personally liable for errors in plan administration? Fiduciary liability insurance protects you and your business against claims of mismanagement.
- Coverage can include legal defense, settlements, and regulatory penalties related to your fiduciary responsibilities. Demonstrates prudent risk management and gives confidence to employees and beneficiaries.
- Would you like to discuss how fiduciary liability insurance can safeguard your company and leadership?

Client Characteristics:

- Businesses offering employee benefit plans
- Employers with 401(k), pension, health insurance, or welfare plans. The Employee Retirement Income Security Act (ERISA) requires fiduciary bonds for those managing retirement plans
- Businesses of any size with employee benefits plans.

Business Insurance Products

Auto Dealers/Garages | 300 Clients Served

Offers protection for auto dealerships and repair shops against risks like property damage, liability, and damage to customers' vehicles.

Talking Points:

- Auto dealerships and garages face risks from vehicle inventory, customer vehicles, employee safety, and test drives. Insurance solutions are available for property, liability, and garage keepers exposures.
- Coverage can help protect your business from accidents, theft, and lawsuits—whether you sell, repair, or store vehicles

Client Characteristics:

- Car dealerships, repair shops, auto body shops
- Businesses handling customer vehicles

Builders Risk | 200 Clients Served

Covers buildings and structures under construction against damage from fire, theft, vandalism, and other perils. Builders risk insurance is a specialized type of property insurance designed to protect buildings and structures under construction or renovation. It covers damage to the property, materials, and equipment caused by risks such as fire, theft, vandalism, weather events, and certain other perils during the course of construction.

Talking Points:

- If you're involved in new construction or renovations, Builders Risk insurance covers your project against fire, theft, vandalism, and weather damage during the build.
- This coverage is essential for property owners, contractors, and developers to protect their investment until completion.
- Let's discuss your current or upcoming projects to make sure you have the right protection in place.
- Includes coverage for building materials, supplies, and equipment on-site, in transit, or temporarily stored off-site. Require proof of coverage to secure loans or financing for construction projects.

Client Characteristics:

- Contractors, property owners, developers, House Flippers & Remodelers, Municipalities & Public Entities
- Businesses involved in new construction or major renovations

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Inland Marine | 3,100 Clients Served

Covers property in transit over land, as well as certain types of moveable property and specialized equipment.

Talking Points:

- Do you transport equipment, tools, or goods between locations? Inland Marine insurance covers property in transit or mobile equipment against theft, damage, or loss.
- It's ideal for contractors, manufacturers, and businesses with valuable items frequently on the move.
- Let's review your operations to see where Inland Marine insurance can fill gaps in your current coverage.

Client Characteristics:

- Businesses with movable property/equipment
- Contractors, installers, transportation companies

Professional Liability | 470 Clients Served

Safeguards professionals against claims of negligence, errors, or omissions in the services they provide.

Talking Points:

- Professional Liability insurance protects your business from claims involving negligence, errors, failure to deliver services, or financial harm.
- If you provide advice, consulting, or professional services, this coverage can help with legal defense costs and settlements.
- Would you like to discuss how Professional Liability insurance can protect your business's reputation and finances?

Client Characteristics:

- Professionals including lawyers, accountants, consultants, engineers, and architects
- Medical practitioners (for medical malpractice)
- Firms offering advice/services

Business Insurance Products

Workers Compensation | 4,100 Clients Served

Covers medical expenses and lost wages for employees injured on the job, while protecting employers from related lawsuits.

Talking Points:

- Workers Compensation is required by statute in most states and covers medical costs and lost wages for employees injured on the job
- Coverage is required for all employee regardless of tax status (i.e. W2, 1099, etc.).
- May we review your current policy to ensure you're meeting legal requirements providing the best protection for your team?

Client Characteristics:

- All employers – any business with employees
- All industries, especially construction, healthcare, manufacturing
- Business owners, HR managers, financial officers

Commercial Flood | 360 Clients Served

Provides coverage for damage to commercial property caused specifically by water that isn't due to a broken water pipe in a building or structure.

Talking Points:

- Standard property insurance often excludes flood damage. Commercial Flood insurance protects your building and contents from losses due to flooding. Premiums and availability depend on the property's flood zone, location, and building characteristics.
- Even if you're not in a high-risk zone, flooding can happen anywhere and cause significant financial loss.
- Covers damage from overflowing rivers, heavy rain, storm surges, or rapid snowmelt -- events that involve rising water.
- Policies often have a 30-day waiting period before coverage begins, so advance planning is important.

Client Characteristics:

- Businesses and property owners in flood-prone or coastal areas
- Manufacturers, retailers, hospitality, real estate investors

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Surety and Fidelity Bonds | 1,600 Clients Served

Guarantees the fulfillment of contractual obligations or payment of debts by one party to another.

Talking Points:

- Have you ever needed a financial guarantee for contracts, permits, or court proceedings? Bonding will provide that financial guarantee and help your business meet regulatory or contractual obligations
- We offer a range of surety bonds including contract, license & permit, and fidelity bonds. Surety Bonds guarantee that contractors or licensed professionals meet their obligations to project owners, regulators, or the public and Fidelity Bonds safeguard companies from internal threats such as employee theft or fraud, while

Client Characteristics:

- Contractors, construction companies
- Businesses needing license/permit bonds
- Firms required to guarantee performance or payment

Cyber Liability | 500 Clients Served

Protects businesses against losses from data breaches, cyberattacks, and other technology-related risks.

Talking Points:

- Cyber threats are on the rise and all businesses, no matter their size, are targets. Cyber Liability insurance helps to protect your company against data breaches, ransomware, and privacy violations
- Coverage can include legal costs, notification expenses, business interruption, and reputation management after a cyber incident.
- Would you like to assess your organization's cyber risk and discuss how insurance can help you recover quickly from an attack?

Client Characteristics:

- Businesses handling sensitive data (PII, PHI, payment info)
- Healthcare, finance, retail, technology, education
- Companies with online operations or digital assets

Group Benefits Insurance Products

Client Characteristics: Employers offering health benefits, businesses with 2+ employees, all industries

Group Medical | 1,500 Clients Served

Provides health and prescription insurance coverage to employees under employee sponsored offerings.

Talking Points:

- Offering group medical coverage can help you attract and retain top talent, while supporting your team's health and productivity
- Group plans often provide better rates and coverage options compared to individual plans for your employees, with pre-tax contributions towards the plans.
- Let's discuss how group medical insurance can be customized to fit your budget and employee needs

Group Life | 630 Clients Served

Offers Life and Accidental Death & Dismemberment insurance protection to employees as part of an employer-sponsored benefit program.

Talking Points:

- Group life insurance provides peace of mind for your employees and their families, showing you value their well-being
- This benefit can be offered at little to no cost to the business, and is a popular addition to a competitive benefits package

Group Vision | 900 Clients Served

Provides coverage for routine eye care, hardware, and vision correction expenses to employees.

Talking Points:

- Vision insurance is a simple, affordable way to enhance your benefits package and encourage employees to get regular eye care
- It's a valued perk for employees and can help improve overall wellness and productivity.

Group Dental | 1,000 Clients Served

Offers dental care coverage for employees, including preventive, basic, and major dental services, including orthodontics.

Talking Points:

- Dental insurance is one of the most requested employee benefits and can help reduce absenteeism due to dental issues.
- Group dental plans are cost-effective and easy to administer, with options for both basic and comprehensive coverage.
- Did you know that many major medical concerns can be addressed early on by routine oral exams and care?

Voluntary/Worksite Benefits | 320 Clients Served

Voluntary benefits allow employees to purchase additional insurance products at discounted group rates. Most ancillary benefits are available to supplemental add-on coverage for employees and dependents, as well as other lines of coverage such as accident or critical illness.

Talking Points:

- Have you considered offering additional benefits that employees can choose based on individual need? These benefits have little or no cost to your business.
- Voluntary benefits, such as supplemental life, disability, or accident, can help your team feel more secure and valued
- Offering voluntary benefits can boost employee retention and satisfaction and give your employees more control over their insurance coverage needs. Plus, many have options around portability.

Services

Human Resource Information System (HRIS) | 30 Clients Served

Applicant Tracking, Time & Attendance, Performance Management, Compliance, PTO Tracking, Benefits Administration, Onboarding, Payroll Integration

Talking Points:

- Do you have a centralized employee data management system that consolidates personal details, onboarding/offboarding, and benefits in one secure, easily accessible system?
- Do you have a platform that can help ensure compliance with labor laws, tax regulations, and company policies by maintaining accurate records?
- Do you have a platform that automates repetitive HR tasks to save your HR team time and reduce operations costs?

Form 5500

Assists employers in gathering information and completing the required Form 5500 filing for employee benefit plans to ensure federal compliance.

Talking Points:

- Do you have 100 or more participants on any health & welfare plan?
- Are you in compliance with ERISA and the internal revenue code by filing your annual form 5500?

Annual Legal Notices | 35 Clients Served

Provides and distributes mandatory annual legal notices to maintain regulatory compliance.

Talking Points:

- Have you been provided your necessary annual legal notices and instruction on the timing of the distribution of these notices?

ACA Reporting Assistance

Supports employers in meeting Affordable Care Act (ACA) reporting requirements, including preparation and filing of necessary forms.

Talking Points:

- Are you an Applicable Large Employer with 50 or more full-time or full-time equivalent employees?
- Under the Affordable Care Act you are required to report health coverage information to the IRS and provide statements to employees to avoid significant penalties.
- Do you have an HRIS system that assists you in preparing these documents for electronic filing and distribution?

WRAP/POP Documents | 250 Clients Served

Prepares WRAP and Premium Only Plan (POP) documents to consolidate benefit plan information and support Section 125 compliance.

Talking Points:

- Did you know you can bundle your benefits together with a Wrap Plan Document so you only need to file Form 5500 for one plan, thus saving the cost of multiple filings?
- A Wrap Plan document is a great vehicle to communicate plan benefits, rights and obligations to participants.

Employee Benefits Guides | 230 Clients Served

Creates and distributes clear, informative communications to help employees understand and utilize their benefits.

Talking Points:

- The Employee Benefit Guides is provided to all employees so they can fully understand your company’s group benefits programs. The purpose of the document is to educate and ensure employees feel valued and engaged in the process.
- Serves as a centralized resource for employees to quickly find answers on eligibility, enrollment deadlines and coverage details, therefore reducing HR's administration tasks
- Reduces miscommunication that could lead to costly errors or penalties

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Human Resources & Compliance Expert Hotline | 70 Clients Served

Provides access to HR and compliance professionals for real-time guidance on employment and benefits regulations.

Talking Points:

- Do you have immediate access to an expert to assist with complex workplace situations on policies, labor laws or compliance requirements?
- Provides a proactive safeguard, helping organizations identify and resolve issues before they escalate

Services

Open Enrollment Assistance

Provide multi-channel communication with resources like in-person or live support, webinars, presentations, emails, videos, flyers to educate employees before open enrollment begins to reduce confusion and improve decision-making.

Talking Points:

- Simplify the open enrollment process by providing clear explanations and guidance, helping employees make confident, informed decisions
- Improve your benefit utilization and employee satisfaction when employees understand their options
- When employees choose plans that truly fit their needs, it leads to better health outcomes, fewer coverage gaps, and higher satisfaction.

Compliance & HR Portal | 70 Clients Served

Assistance with compliance with federal and state regulations for ACA, COBRA, HIPAA, etc. Offer access to HR tools, best practices, and provide educational sessions for employees about benefits.

Talking Points:

- A single, integrated platform for HR and compliance guidance to help you stay compliant with everchanging labor laws and regulations, minimizing risk and saving time.
- Receive real-time alerts, policy updates, and expert advice to help anticipate and address compliance issues before they become costly problems to protect yourself from fines, lawsuits and reputation damage.

ICHRAs

Assistance in management of employer-sponsored health benefit that allows businesses of any size to reimburse employees tax-free for individual health insurance premiums and other qualified medical expenses.

Talking Points:

- ICHRAS allow employers to set a fixed monthly contribution toward employee's health coverage, giving them full control over healthcare spending
- Employees can choose individual health plans that best fit their needs rather than being limited to one group plan
- Employers can offer competitive benefits without managing complex group plan administration

Risk & Claims Management (Commercial) | 75 Clients Served

Loss Prevention and Claims Management professionals working together as a team to develop customized programs to reduce and mitigate their unique risks and losses.

Talking Points:

- Advocacy and help navigating policy language and preventing unnecesary delays which minimizes financial strain
- Periodic review of claims data to provide valuable insights into patterns and vulnerabilities
- Recommend risk strategies and adjust coverage, reducing the likelihood of future losses and improving overall risk management.

Risk & Claims Management (Individual Benefits)

Loss Prevention and Claims Management professionals working together as a team to develop customized programs to reduce and mitigate their unique risks and losses.

Talking Points:

- Advocacy and help businesses navigate policy language and prevent unnecessary delays which minimizes financial strain.
- Periodic review of claims data to provide employers with valuable insights into patterns and vulnerabilities
- Recommend risk strategies and adjust coverage, reducing the likelihood of future losses and improving overall risk management

Contract Review

Review your insurance specifics on current contracts in place with third parties, subcontractors or transportation owner operators, ensuring you are effectively utilizing non-insurance transferring risk.

Talking Points:

- Ensure contract language accurately reflects the insurance and indemnity requirements agreed upon during negotiations
- Verify the insurance provisions effectively transfer risk to the appropriate party and that limits, types of coverage and endorsements match the organizations' risk profile

Specialty Insurance Products

Coastal Property | **1,600** Clients Served

Coastal property insurance is a specialized form of property insurance designed to protect homes and businesses located near coastlines. These properties face unique risks such as hurricanes, flooding, storm surge, and wind damage. Because of these increased risks, coastal property insurance often involves higher premiums, specific coverage limitations, and may require separate policies or endorsements for perils like flood and wind.

Talking Points:

- Coastal properties need insurance tailored to unique risks like hurricanes, wind, and flood.
- Standard policies may not cover all perils. Additional flood and wind policies are often necessary.
- Premiums are typically higher due to increased exposure due to catastrophic events. Risk mitigation (storm shutters, reinforced roofs, elevation) can help reduce premiums and improve insurability.

Wind Buy Back | **100** Clients Served

Wind Buy Back coverage is a specialized insurance policy option that allows property owners to "buy back" coverage for damage caused by wind that may be excluded or limited in their property insurance. Many property policies in coastal or high-risk wind areas include significant deductibles due to the increased risk. Wind Buy Back coverage provides an additional layer of protection, reducing the deductible.

Talking Points:

- Reduces Financial Exposure: Wind Buy Back coverage can significantly lower out-of-pocket costs by reducing high wind deductibles.
- Customizable Solutions: Coverage can be tailored to specific needs, locations, and risk profiles.
- Peace of Mind: Provides reassurance that the property is protected against potentially catastrophic windstorm losses.

Crop Insurance | **70** Clients Served

Protects farmers against loss of or damage to crops due to natural disasters or other events.

Talking Points:

- Does your farm produce crops and if so, may we review your insurance needs around Crop Insurance?
- Crop insurance, subsidized and regulated by the USDA-Risk Management Agency, is an important tool in managing financial risk associated with farming. It is intended to help farmers survive disasters and return to profitability, providing they purchase an adequate amount of protection.

Airshow Coverage | **370** Clients Served

Comprehensive insurance solutions for aviation-related special events, including airshows, fly-ins, static aircraft displays, and hot air balloon festivals.

Talking Points:

- Our Airshow Insurance program is fully admitted, underwritten by Chubb, and available across all 50 states and Canada.
- We offer tailored insurance solutions for events, including coverage for weather-related disruptions and volunteer accident protection.
- Policies are written on a per-occurrence liability basis and include a duty-to-defend provision.
- We are proud members of the International Council of Airshows (ICAS), an organization that brings together airshows, performers, support vendors, military and government agencies to establish and uphold industry safety standards while enhancing audience experience.

Residential Master Condo Associations | **200** Clients Served

Residential master condo insurance, also known as a master policy or condo association insurance, is a policy purchased by a condominium association to provide property and liability coverage for the common areas and shared structures of a condominium complex. Individual unit owners typically need their own separate policies (HO-06) to cover personal property and interior features not included in the master policy.

Talking Points:

- Protects building exteriors, shared spaces (hallways, roofs, pools, etc. and association liability.
- Types of Master Policies:
  - Bare Walls-In: Covers only the structure and common areas
  - Single Entity: Includes original fixtures in units (not upgrades)
- Required by Lenders: Mortgage lenders often require proof of master condo insurance for the association.
- Master condo insurance is essential for protecting the interests of condominium associations and their members by covering shared property and liability exposures. Individual unit owners should be aware of what the master policy does and does not cover, and secure their own coverage as needed.

Specialty

Commercial Trucking | **370** Clients Served
Commercial trucking insurance provides coverage for businesses that use trucks for transporting goods, protecting against risks such as accidents, cargo damage, and liability claims.

Talking Points:

- Represent the industry leading carriers
- Industry specialists within the agency

Public Entity/Fire Departments/Emergency Medical Services (EMS) | **60** Clients Served
Tailored insurance solutions for municipalities, fire departments, and EMS agencies – protecting the people, property, and vehicles that keep communities safe.

Talking Points:

- Represent the industry leading insurance carriers. Real industry experience within the agency to guide and provide the best protection to our clients.
- From public officials to first responders, coverage designed to ensures peace of mind so these clients can focus on the communities they serve.

HealthCare Consortium | **30** Clients Served
A Group purchasing consortium providing long-term stability for your employee's security

Talking Points:

- Healthcare consortiums and captives provide large business economies of scale and self-funding alternatives to smaller and mid market employers.
- For groups of >20 employees, this product can be a very attractive short or long-term alternative to traditional insurance programs as they allow employers to capture profits from good underwriting years to manage and reduce costs from poor underwriting years.
- Employees still enjoy access to traditional networks and "cards" and claims adjudication so for employees, any move to partially self-funded options are a non-event

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Group Benefits Captive | **30** Clients Served
Enables multiple organizations to pool resources for self-insurance and risk management tailored to their needs, allowing groups to take advantage of long term cost control solutions.

Talking Points:

- Group captive and alternative risk programs allow businesses to pool resources, share risk, and potentially receive dividends—making insurance more predictable and cost-effective.
- Great cost stability; No new lasers and 30% rate increase cap on stop loss renewal.
- Protection against claims volatility
- Access to data analytics
- Increased control over program and plan design

Client Characteristics:

- Entities with 50+ enrolled employees
- Financially stable business

Commercial Captive | **40** Clients Served
Offers customized risk management solutions, often through self-insurance or group-owned insurance companies.

Talking Points:

- Long-term solution for a well capitalized and safety conscious client or prospect.
- "Bet on yourself" attitude and strong safety culture are critically important prerequisites
- Investment income component
- More control over claims process.
- Co-owners of the insurance company

Client Characteristics:

- Existing Workers Comp, Auto, and GL premiums of 100k+
- Combines Property & Casualty premiums of $500k+ for cell captive, $1M for pure captive