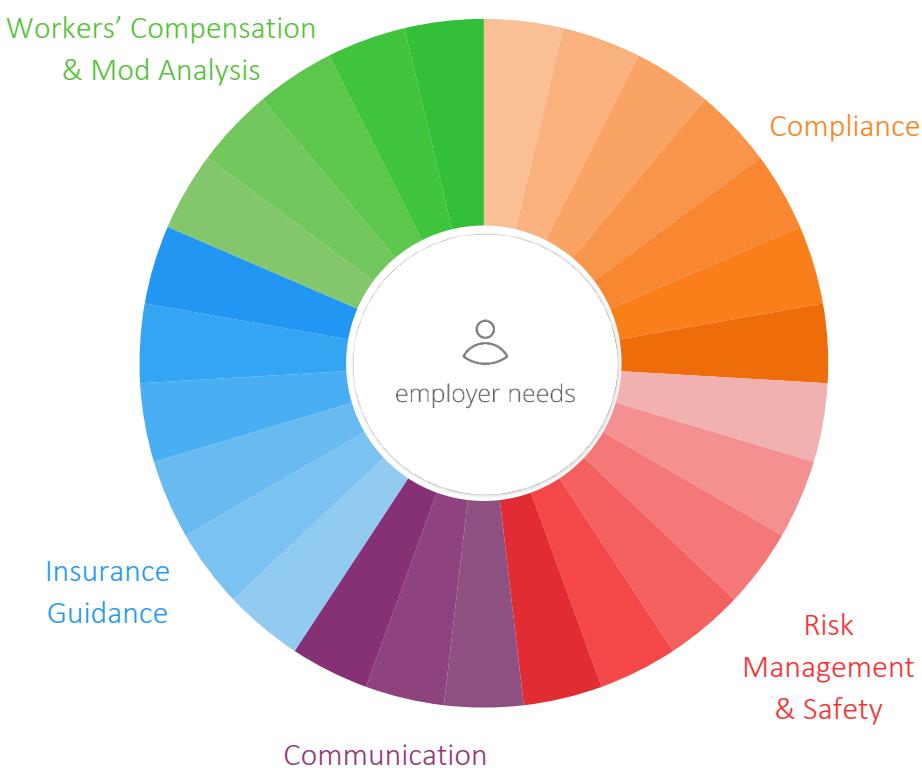


# EXCEEDING EXPECTATIONS:

## Property & Casualty Solutions

From compliance to communication, let us provide a full spectrum of solutions for you and your company. We understand the challenges today's employers face, and we know you're asked to take on more than ever before. Expect more from a broker—expect our full spectrum of solutions.

- OSHA Penalties
- Federal/State Compliance
- OSHA Compliance & Support
- FMCSA Compliance
- DOT Compliance
- GHS Compliance
- HR Hotline
- Employee Safety Manual
- Industry-specific Safety Training
- OSHA Benchmarking
- Return to Work Programs
- Fraud Reduction Program
- Business Continuity Planning
- Toolbox Talks
- Workplace Posters
- Employee Newsletters & Videos
- Quote Policies
- Claims & Billing Assistance
- Negotiate Renewal
- Risk Summaries
- Coverage & Policy Expertise
- Application Submission
- Loss Analysis
- Frequency vs. Severity
- Mod Reduction & Management
- Workers' Compensation Analysis
- Mod Reporting



### Typical Services from Brokers

Break away from the mold of the traditional broker. The average broker meets your basic needs when it comes to claims, plans and renewal negotiation. What about new exposures like cyber attacks? New legislation?



General requirement OSHA fines average \$3,200 per fine and over \$6 million per year.

No need to worry—you can rest easy with our regular compliance newsletters, articles, action plans and support to keep you up to date and in the know.

A 1.2 mod value represents a 20 percent increase in premiums.

Do you know your mod? We do. Our workers' compensation and mod analysis tools identify cost drivers and help us create cost reduction strategies for you.



The National Safety Council estimates that, on average, preventing a workplace injury can save \$39,000, and preventing a fatality can save more than \$1.4 million.

Safety and risk mitigation is something we take very seriously. Let us provide you with a plan that includes safety manuals, training and fraud reduction.

For every \$1 invested in workplace safety, such as workplace posters and educational materials, employers realize \$3-\$10 in both direct and indirect cost savings.

Asking employees to "work safely" is simply not enough. We have you covered with industry-specific posters, education and anything you'll need to communicate to employees this importance to them and the business.



We're your trusted source.

Get all these services, plus the guidance to navigate the complexities of insurance, from a partner you can trust.