

SERVICES & CAPABILITIES

OVERVIEW

Awesome Agency

ABC Company

8/1/2018

Branded to your
Agency!

Awesome Agency



Completely customizable. Adjust to
fit your Prospect's need.

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Spectrum of Services

Benefits Administration

Select the pain points
that matter the most.

Cyber Security

Emerging Risks

Employee Handbook

OSHA Compliance

Wellness

EXCEEDING EXPECTATIONS:

Visual representations of their potential challenges and solutions you can bring!

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

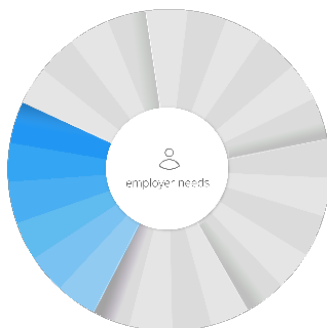
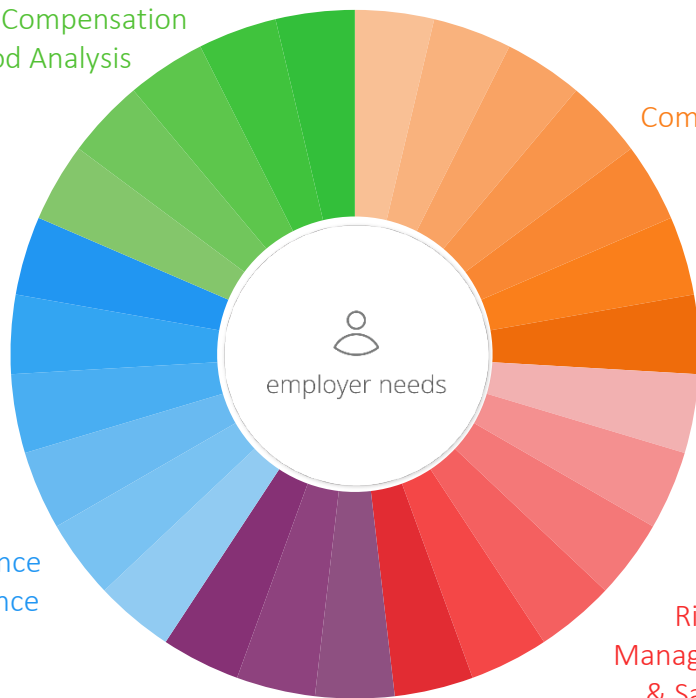
Workers' Compensation & Mod Analysis

Insurance Guidance

Communication

Compliance

Risk Management & Safety



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 \$2,200 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.

Awesome Agency
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BENEFITS ADMINISTRATION SERVICES OVERVIEW



ARE YOU UP TO DATE ON FEDERAL, STATE AND LOCAL BENEFITS LAWS, RULES AND REGULATIONS?

- There are countless rules and regulations governing employee benefit plans, many of which are complex. Our resources will help you meet your compliance obligations and keep you up to date on laws and regulations that affect your employee benefits program.

DO YOU HAVE A SMALL OR UNDERSTAFFED HR DEPARTMENT?

- HR departments are often short on time and swamped with numerous important tasks. Let us help you manage your benefits administration tasks with our easy-to-use resources.

DO YOUR EMPLOYEES REALIZE THE TRUE VALUE OF THE BENEFITS YOU PROVIDE?

- Employees are more likely to appreciate their benefits packages if they truly understand all that is provided to them. We can help you give employees a visual that shows the portion of their total compensation that is employee benefits.

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COMPLIANCE

Use timely Compliance Bulletins and comprehensive Compliance Overviews to comply with and understand benefits rules and regulations.



EMPLOYER EDUCATION

Understanding the vast array of employee benefits terminology, legislation and plan options can be complex and time-consuming. Choose from hundreds of educational resources that are designed to make these concepts easy to understand.



PLAN DESIGN, ADMINISTRATION AND STRATEGY

Review annual benefits benchmarking surveys to see how your organization's offerings stack up against regional and national competitors. With dozens of sample plan designs and timely benchmarking data, we'll help you find the plan that is right for your employees and your organization's bottom line.



OPEN ENROLLMENT TOOLS

Choose from a variety of educational resources, checklists, presentations and guides to provide your employees with the tools they need to succeed during your open enrollment period.

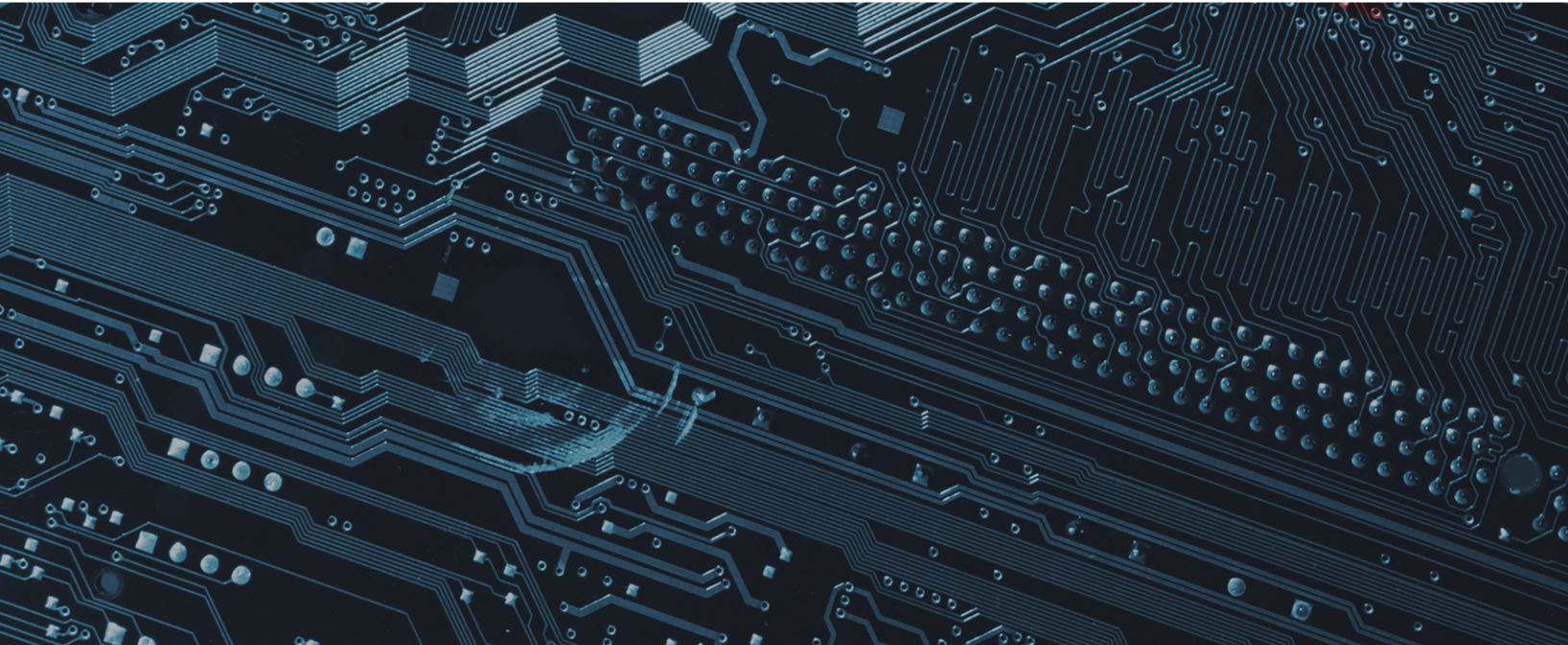


EMPLOYEE COMMUNICATIONS

Unless your employees are aware of your benefits offerings, they won't be nearly as effective. Tackle your mounting employee communication concerns with customizable benefits announcements, employee newsletters and presentations.



CYBER LIABILITY SERVICES OVERVIEW



ARE YOU UP TO DATE ON THE LATEST CYBER ATTACKS AND OTHER INDUSTRY NEWS?

- To protect their bottom lines, businesses must stay up to date on the evolving threats to their IT infrastructure and data. While the constant stream of information on cyber risks can be overwhelming, Awesome Agency is here for you.

DO YOU KNOW ALL OF THE CYBER EXPOSURES YOUR BUSINESS FACES?

- Organizations, both large and small, need to be proactive in order to protect against growing cyber threats. Resources like our Cyber Risk Exposure Scorecard and Cyber Security Planning Guide ensure that, regardless of how you conduct your business, you are doing the due diligence necessary to prepare for your organization's unique cyber exposures.

DO YOUR EMPLOYEES HAVE ALL THE TRAINING THEY NEED?

- Properly training your employees is one of the easiest ways to prevent a cyber breach from affecting your business. However, because cyber security is a complex topic, thoroughly training all of your employees is not always easy. Simplify the process by using our comprehensive employee training materials.

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CYBER SECURITY PLANNING GUIDE

Understanding the full scope of your cyber liability is a challenge—one that requires knowledge of various types of breaches, common risks, exposure identification strategies and mitigation techniques. Using our Cyber Security Planning Guide, you'll find in-depth information on all of the above, allowing you to better protect your business, information and customers from cyber threats.



CYBER NEWSLETTERS

Our bimonthly Cyber Risks & Liabilities newsletter features information about new technology risks and tips on how to stay cyber safe. This resource is especially useful for IT and risk management professionals, as it features two full-length articles that highlight important current events and valuable cyber-safety advice.



CYBER RISK EXPOSURE SCORECARD

When data breaches and hacks occur, they can result in devastating damage, such as business disruptions, revenue loss and legal fees. No organization is immune to the impact of cyber crime, and cyber liability insurance is a crucial part of risk management. Using this Cyber Risk Exposure Scorecard, organizations can assess their level of risk and better determine the level of coverage they need.



EMPLOYEE TRAINING MATERIALS

The first line of defense against cyber threats is a well-trained workforce. Use our Employee Cyber Training Manuals to educate your workforce regarding common threats and mitigation techniques. These guides cover a range of topics, including communications, devices and best practices.



CYBER RISKS AND LIABILITIES SERIES

It seems as if new information regarding cyber risks emerges every day. From a business standpoint, this can make it difficult to stay informed on the most important and dangerous exposures. Our Cyber Risks and Liabilities series is designed to hone in on specific risks, providing a detailed look at how organizations can approach common cyber-related topics like password threats, website security and loss control procedures.



EMERGING RISKS SERVICES OVERVIEW



IS YOUR BUSINESS UP TO DATE ON NEWS REGARDING LEGISLATIVE CHANGES?

- Sudden changes to federal and state legislation can catch any business off guard and create new and unforeseen compliance obligations. Our clients have access to timely Compliance Bulletins and News Briefs that you can use to stay aware of important developments.

IS YOUR ORGANIZATION READY TO RESPOND TO A CYBER ATTACK?

- Cyber risks are constantly growing in frequency and severity, making them one of most serious threats to your business. Awesome Agency can provide you with a variety of resources to help you minimize your cyber exposures and protect your business.

ARE YOUR EMPLOYEES AWARE OF EMERGING SAFETY CONCERNS?

- New industry threats and other safety concerns pose a serious risk to the health and well-being of your employees. Using our industry-specific tools, you can educate your staff on new safety and health developments.

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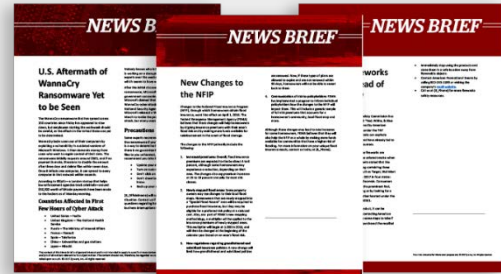
COMPLIANCE BULLETINS

Don't wait to hear about an important legislative update on the news. Use these attorney-written overviews to understand recent federal legislation handed down by OSHA, the Department of Transportation and other government agencies.



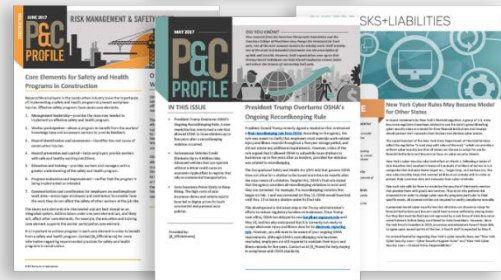
NEWS BRIEFS

Use these News Briefs to get a quick understanding of breaking developments, such as product recalls, natural disasters, and major cyber attacks and data breaches.



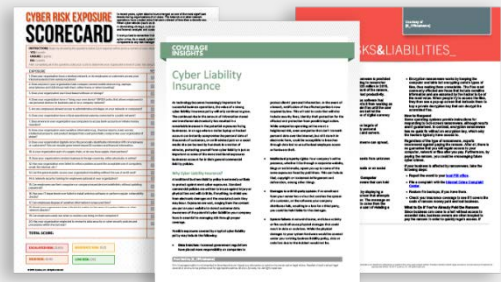
INDUSTRY-SPECIFIC NEWSLETTERS

Stay informed on industry topics and safety tips with these regular communications, which feature concise summaries of rule changes and other topics. Each newsletter focuses on a different topic or industry, so you can pick one that targets employee safety, general industry, OSHA, cyber security or five specific industries.



CYBER RISK RESOURCES

New information regarding cyber risks emerges every day, and from a business standpoint, this can make it difficult to stay informed on the most important and dangerous exposures. Our suite of cyber resources can be used to better prepare your business for anything a cyber criminal may throw your way.



EMPLOYER RESOURCES

Gain access to thousands of employer-facing materials that can help you understand a number of new insurance and risk-related topics. Whether you need tips to respond to a workplace incident or a guide on a new insurance topic, these easy-to-read resources will keep you updated.



EMPLOYEE HANDBOOK SERVICES OVERVIEW



DO YOU HAVE AN UP-TO-DATE, COMPREHENSIVE EMPLOYEE HANDBOOK?

- A well-written and well-maintained employee handbook is vital from a legal standpoint. Our clients have access to two versions of a completed employee handbook that is regularly reviewed and updated by attorneys.

DO YOU HAVE A SMALL OR UNDERSTAFFED HR DEPARTMENT?

- HR departments are often short on time and swamped with numerous important tasks. Finding time to write an employee handbook and keep it updated can be difficult.

IS YOUR HANDBOOK READILY AVAILABLE TO EMPLOYEES?

- According to GuideSpark, a leader in employee communications and engagement, nearly 50 percent of millennials didn't read most of their employer's handbook. Provide your employees with an electronic copy of your handbook so that they can access your workplace policies at their leisure.

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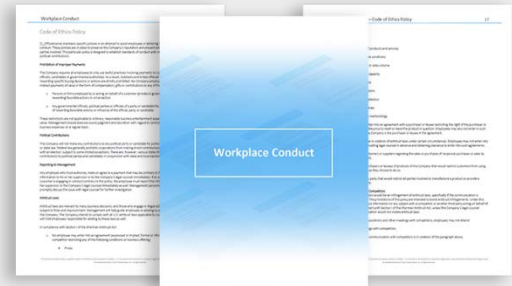
EMPLOYMENT POLICIES

Communicate your company's compliance with various employment rules and regulations. This section includes policies related to employment, such as employee termination and equal employment opportunity.



WORKPLACE CONDUCT POLICIES

Use the policies in this section to document your company's rules and guidelines for various workplace conduct. This section includes policies on drug and alcohol testing, harassment, disciplinary action and employee complaints.



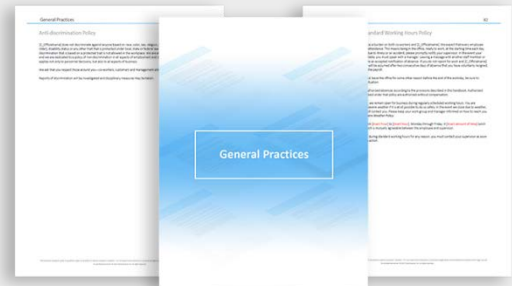
TIME AWAY FROM WORK POLICIES

Outline your company's rules on various time away from work scenarios. This section includes policies on funeral leave, jury duty, lunch and rest periods, and paid time off.



GENERAL PRACTICES POLICIES

Use the policies included in this section to outline general company regulations and procedures. This section includes policies on attendance, dress code, employee fraternization, smoking and workers' compensation.



OTHER POLICY SECTIONS

In addition to the sections explained above, the completed employee handbooks include an introductory section, as well as a section on employee benefits and information and office security.



OSHA COMPLIANCE SERVICES OVERVIEW



DOES YOUR BROKER PROVIDE YOU WITH TIMELY UPDATES ON NEW AND REVISED OSHA REGULATIONS?

- OSHA constantly updates its standards and requirements, and keeping track of these updates can be a job in itself. Let us worry about compliance—we can provide you with attorney-reviewed documents that outline your obligations.

ARE YOU PREPARED FOR OSHA INSPECTIONS?

- An unexpected OSHA inspection can result in thousands of dollars in fines and a tarnished reputation. Our checklists and inspection tools will help you address potential issues before an inspector makes an unannounced visit to your business.

DOES YOUR BUSINESS COMPLY WITH OSHA'S HAZARD COMMUNICATION STANDARDS?

- Our clients have access to toolbox talks, workplace posters and hazard communication programs that can ensure that your employees stay safe around chemicals and that your business is compliant with OSHA standards.

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REGULATORY UPDATES

Don't wait to hear about an important OSHA update on the news. Use these attorney-written overviews to understand OSHA developments and what they mean for your business.

FREQUENTLY CITED OSHA STANDARDS

Every industry has unique risks that need to be taken into account when creating a safe workplace. Find your industry in this library of top-cited standards, which cover more than 60 specific industries, including general industry.

OSHA TRAINING PROGRAMS

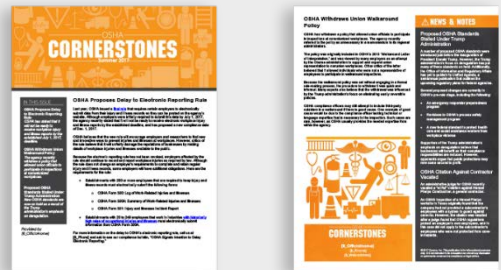
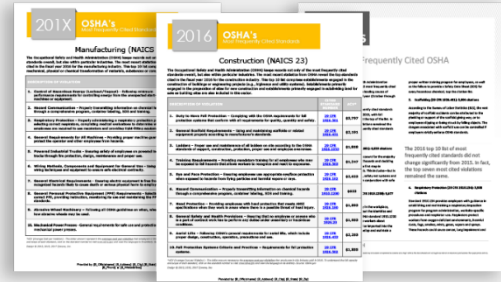
It isn't enough to simply be aware of OSHA safety standards—you also need to ensure that your employees are trained and ready to adhere to OSHA requirements. Explore our customizable training packets, each of which includes a presentation, employee handouts and quizzes, and a meeting sign-in log.

QUARTERLY OSHA NEWSLETTER

This quarterly newsletter includes important updates to keep you informed of new standards, OSHA emphasis programs and other developments that may impact your business.

GUIDES, OVERVIEWS AND REPORTS

Because every business is different, you need to address workplace safety and OSHA compliance in a way that best suits your needs. These guides, overviews and reports can outline your specific compliance requirements and show you a benchmark on the effectiveness of your safety programs.



WELLNESS SERVICES OVERVIEW



**IS YOUR WORKPLACE WELLNESS PROGRAM SAVING YOUR ORGANIZATION MONEY?
ARE YOU LOOKING FOR A COMPREHENSIVE INSURANCE SOLUTION?**

- We have all the necessary resources to help you develop a wellness program that reduces health care costs. We will assist you in creating a program that suits your employees' needs while also meeting your financial goals.

**DOES YOUR BROKER PROVIDE MONTHLY NEWSLETTERS AND FLYERS THAT PROMOTE
EMPLOYEE HEALTH AND WELLNESS?**

- Whether it's a simple monthly wellness newsletter or a comprehensive plan, we'll help you develop a wellness program that fits your needs.

ARE YOU TOO BUSY TO BUILD YOUR OWN WELLNESS PROGRAM FROM SCRATCH?

- We can provide you with several completely customizable options that deliver everything you need to develop and implement a results-driven wellness program, including posters, guides and surveys to help you gauge your return on investment.

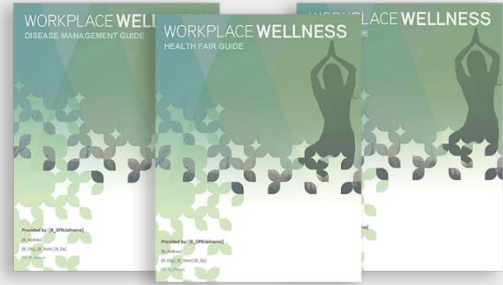
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WORKPLACE WELLNESS GUIDES

The Workplace Wellness guides are comprehensive and cover topics like initiative implementation, health fairs and disease management programs.



STAND-ALONE WELLNESS PROGRAMS

Round out your wellness program with stand-alone programs focused on smoking cessation and weight loss. Our program guides are available in both employer- and employee-facing versions.



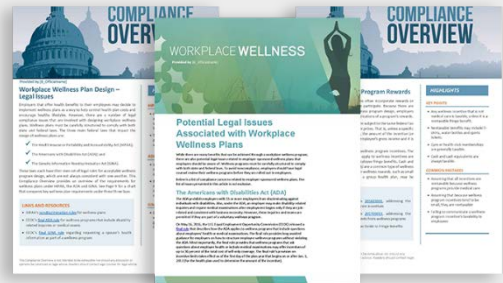
WORKPLACE WELLNESS SERIES

The Workplace Wellness series features over 50 articles designed to help employers create and implement their workplace wellness programs.



WELLNESS COMPLIANCE

Wellness programs must be carefully structured to comply with both state and federal laws. We have a variety of attorney-reviewed articles providing guidance on how to ensure your wellness program is compliant.



EMPLOYEE COMMUNICATIONS

Access a variety of employee-facing flyers, newsletters, posters, emails and guides designed to help employees live a healthier life.

