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Business to Business

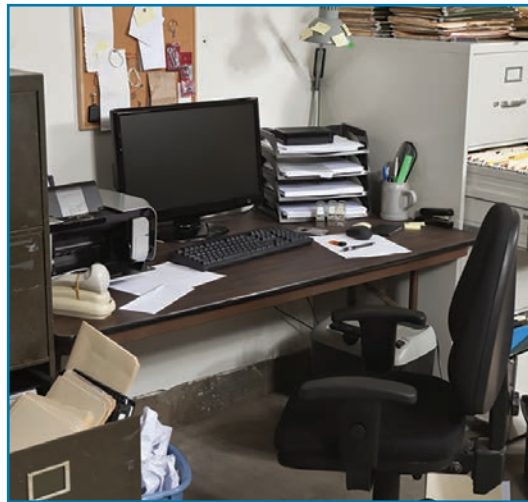
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Cut the Clutter

When it comes to safety, is your workplace best described as “neat and well organized” or “a clutter bucket?”

According to recent surveys of business professionals, an incredible 93% would choose the latter description over the former. Cluttered work spaces present a major safety risk and tend to decrease employee productivity.

Problems can include office aisles filled with stacked and stored materials, blocked safety exits, impaired access to safety equipment, overflowing storage rooms, and surfaces so covered with parts and tools that effective work is nearly



impossible. Clutter can lead to injury and illness, and the risk is real—69% of businesses that were rated below average in

safety also reported their workplaces would not be considered neat, clean and well organized. OSHA inspectors cite and fine thousands of businesses every year for violations related to failure to maintain an orderly and sanitary workplace.

So remember—spring cleaning is not just for the home, and

clutter is not just about appearances. Now is the perfect time to make a clean, well-organized workplace a key safety initiative for every employee.

Refreshing Offices? Update Your Policy, Too

If you are taking the plunge and updating your office equipment or systems, you may find long-term cost savings on energy, repairs and productivity. Older computers, lighting and other office equipment crank out heat and waste energy. Retrofitting your office with cooler LED lighting and more efficient equipment can help your environment and your wallet.

As you make changes to your office, don't forget about your commercial

insurance policy. For example, reducing the amount of equipment on your premises by eliminating servers or stored digital files when you switch to cloud services could reduce your premium.

See to it that any improvements you make are given full protection under your business insurance policy. You might also want to consider enhancing your coverage with cyber risk insurance or other updated policy options.

Cyber Protection for Smaller Businesses

A cyber-based loss can be equal to or greater than a major fire or natural disaster. Do you digitally:

- Keep employee records
- Process credit/debit cards
- Store client information
- Collect personal information from prospects?

Today, even the smallest businesses rely on digital devices and storage for everyday data, operations and transactions. And smaller businesses are typically easier for hackers to access since they are less likely to have sophisticated defense and risk management procedures in place. Yet according to surveys, only 33% of small to midsize companies have cyber liability protection.

Should you experience a cyber breach, you could face steep costs associated with notifications to people affected, investigative expenses, potential fees to restore your own systems and payments for losses to others, attorneys fees and/or settlements in liability claims against your business. A standard commercial general liability policy doesn't cover these losses. Talk to us about protecting your cyber assets before an incident occurs.

Maybe You Need to Insure Others' Property

Does your business ever agree to store, temporarily or on a regular basis, property that belongs to others? The amounts can vary from a few hundred dollars to millions, and the reasons can range from a favor for a client to a contractual requirement.

Make sure your commercial property and liability insurance will protect you in case of damage to or loss of that property. Standard liability policies typically exclude damage to property of others

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in the care, custody or control of the insured business. If you need protection for such cases, the liability policy must either be amended, have endorsements attached, or be written to respond to such claims.

If you are signing contracts that obligate you to take care of others' property for a fee, you could need bailee insurance. Talk to us about any property of others that is in your care so we can help you find the right insurance protection.

Spring Brings Floodwaters

Although spring may bring thoughts of baseball and budding flowers, this is also the time of year when the threat of rising waters is top of mind in many areas of the country.

Whether the threat arises from snowmelt or spring rains, the Federal Emergency Management Agency (FEMA) has information on flood protection that can benefit all businesses.

Before floodwaters have a chance to damage your business property, we recommend a two-step approach:

1. Create a written flood protection plan if you don't already have one that includes loss prevention procedures, especially for ground-level or below-ground work and storage spaces.
2. Discuss commercial flood insurance with one of our agents to make sure you have the maximum recovery potential at the best possible price.

There is typically a waiting period before flood insurance kicks in, so don't delay action on your flood protection program.



Employers Like Voluntary Benefits

Recent surveys confirm that not only are the majority of employers (71%) providing voluntary benefit products to employees, but many are also planning to increase their offerings.

Key reasons cited include employee interest, cost savings for the employer, and the simple need for such products in offering an effective and comprehensive benefits program.

In today's business environment, voluntary benefits are a major potential asset for employers competing for top talent. Is your current benefits program as competitive and comprehensive as you need? Are you overlooking possible cost savings that could be gained by shifting to or adding voluntary benefits? Are your current offerings well coordinated or simply a menu of unrelated items?

Talk with our professionals today



about a review of your current program to see if the products you offer are providing the best protection for employees and the best

return on your investment. We can also show you products we have found to be of value to businesses similar to yours.

Business Auto Deaths Top List

According to the Centers for Disease Control and Prevention (CDC), motor vehicles consistently rank as the No. 1 cause of work-related fatalities. Thirty-six percent of all occupational fatalities involve vehicles. According to statistics for motor vehicle related deaths covering the years 2003 to 2010:

- 1,275 workers died annually on public highways
- 311 died annually off highways or on premises
- 338 died annually as pedestrians

- Each fatal injury costs a business more than \$500,000 in direct and liability expense
- Each non-fatal injury costs

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The study found that safety policies, proper vehicle maintenance and driver training significantly reduce vehicle fatality risk. The Network of Employers for Traffic Safety (NETS) goes a step further, contending executive leadership is the key to driving a business culture of safety. NETS has made available a kit of low-cost tools and ideas, entitled "Driving Your Safety Culture Home." Go to <http://trafficsafety.org> for your free copy.

Thank you for
your referral.

If you're pleased with
us, spread the word! We'll
be happy to give the same
great service to all of
your friends and business
associates

Coordinate Your Employee Protection Program

Injury to or illness of employees arising from the workplace is an everyday risk for every business. In addition to safe workplace practices, be certain you and your workers are properly protected by an insurance safety net. Depending on your type of business, number of workers, and state or federal regulations, that safety net may consist of workers' compensation, group health, disability, life and/or voluntary benefits.

As crucial as it is to have those insurance policies in place, it is equally as crucial to be sure the policies are coordinated with each other to form as seamless a safety net as possible. Our experts, working as a team with you and your management professionals, will craft a comprehensive program tailored to your business needs. Schedule a meeting today.