



**Provide added value over traditional insurance brokers with ValueVantage Services.**

**ValueVantage** is a service we offer to provide more than just insurance coverage. One of the best ways for us to differentiate ourselves from other brokerage firms is to provide ongoing service throughout the year rather than just during the renewal of your insurance programs.

Once we are selected as your insurance broker, we will conduct an interview process to determine what special needs you have and create a plan to deliver added value.

Samples of deliverables for this program are:

- Quarterly meetings or informational bulletins on legislation affecting Workers' Compensation insurance to help your company budget for this coverage. This avoids unknown rate increases delivered at renewal time. While it is impossible to predict future rates, we strive to keep our customers apprised of details that affect future rate increases or decreases for Workers' Compensation insurance.
- For Employee Benefits, assist with the creation and implementation of communication materials (brochures, presentations, etc.) for new, current or changing programs including materials for open enrollment and benefit fairs.
- We can act as a sole-source provider of insurance which includes all coverages for business and personal needs. We can provide a consolidated package that will save you time and money by only dealing with one vendor for all of your insurance requirements.
- Provide different options to solve insurance coverage based on the understanding and assessment of your companies needs.
- If your insurance plans renew on different months over a year, determine if they can be consolidated to one anniversary month for ease of administration.
- We employ a team approach to serving our customers. Your team might consist of your agent, customer service representative, claims manager, agency principal and operations manager. This team approach ensures optimal service.