

BizAssure Savings At-A-Glance

Compare the expense of using traditional business professionals versus using *BizAssure*:

| Business Professional | Typical Costs | Consultations* |
|----------------------------|-------------------|----------------|
| Business Law Attorneys | \$350-\$650 /hour | Unlimited |
| Labor Law Attorneys | \$395-\$695 /hour | Unlimited |
| Claims Consultants | \$225-\$350 /hour | Unlimited |
| Human Resource Consultants | \$150-\$285 /hour | Unlimited |
| IT Consultants | \$95-\$225 /hour | Unlimited |
| Accountants | \$225-\$350 /hour | Unlimited |
| Other Professionals | \$95-\$500 /hour | Unlimited |

| | | |
|---|--------------|----------------------------------|
| Handbook Review/IIPP Review | \$450 | Free |
| "Bizinars" - Internet Seminars (May apply to Sexual Harassment Seminars - see below) | \$45 - \$125 | 2 Free per month ¹ |
| Sexual Harassment Bizinars Fulfills AB1825 requirement English | \$125 | 2 Free Certificates ² |

1. Non-member price \$45, Member price \$25 with 2 free per month. • 2. Non-member price \$75, Member price \$45 with 2 free.

**Insurance Backed By Legal, Accounting
and Business Consultation.**

That's Smart... That's *BizAssure*!

"Right when you need it... right over the phone"



800-585-5866

BizAssure[™]

www.Nickersonins.com

These are some of the Business Issues *BizAssure* Will Address for You!

Legal

- Legal Document Review
- Lease Review
- "What If" Advice
- Debt Collection
- Product Liability
- Defense: When Named in a Lawsuit
- Other Benefits

Accounting

- Tax Information
- Purchase Advice
- Accounting Questions
- Best Structure For Doing Business
- Payroll Questions
- Stock & Phantom Stock
- Cash Flow Management

Human Resource & Labor Law

- Employee Handbooks
- Wage & Hour Issues
- Employee Leave Policies
- Employee Incentives
- Pre-employment Screening
Background Checks
- Drug Testing
- Job Aptitude Testing
- Compliance Documents

Compensation, Incentives & Organization Planning

- Employee Incentives
- Profit Sharing

Claims

- Claims Review Consulting
- Reserve Review
- "Bad Faith" Negotiations
- Unit Statistical Review
- Fraud Investigation
- Cost Containment Administration

Workers' Comp & Safety

- Injury & Illness Prevention Programs
- OSHA Compliance Training
- Reserve Review
- Loss Prevention Control
- Fraud Investigations

* All services are subject to the terms and conditions as set forth in the "Policyholder - Professional Services Agreement." See this Agreement for details.