

How Much Are You Paying For These Business Services?

General Business Legal

Labor Law

Construction Law

Accounting

Human Resources

Safety Consulting

Compensation,
Incentives &
Organization Planning

Background Checks

Business Valuations

Drug Testing

Collection Services

Seminars & Mandated
Employer Training

Expense Reduction
Services

Claims Consulting

Loss Prevention Control

BizAssureTM

Premium Business Consulting

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

*A*n average savings of
over \$800 per
employee per year.

*How many employees do
you have?*

Offered by:



11445 E. Via Linda Suite 2611

Scottsdale, AZ 85259

Ph: 480-767-8500

Fax: 480-767-8700

www.SternInsGroup.com

Your Proven, Professional BizAssure Agent

A Division of

The Enterprise for American Insurance Agents, Inc.

BizAssure™

Premium Business Consulting

“Right when you need it... right over the phone”

BizAssure is a group of insurance agents, attorneys, accountants, employment law specialists and other business professionals who work together to provide their services at a greater value.



Your agency has invested thousands of dollars on your behalf, making this one of the best business investments you can make!

Because An Insurance Agent Alone Isn't Enough

When it comes to business, what you *need* and what you can *afford* are often two different things. Fortunately, your BizAssure member agent understands this, and works hard to keep your insurance costs under control. However, businesses still need the services of other professionals – accountants, attorneys, business consultants and the like. The fees charged by these professionals may seem expensive, leaving you to make important business decisions without their assistance.

Now There's BizAssure

BizAssure is a cooperative group of insurance agents, accountants, attorneys and other business professionals who work together to provide many of their services free of charge to qualified employers. If your business is insured through a BizAssure member insurance agency, you can obtain business advice from attorneys, accountants, and business consultants right when you need it, right over the phone. Specific training programs and seminars are also available. All to help you run your business successfully and competitively.

Workers Comp.....	\$72,500
Property & Casualty.....	\$51,850
Auto Liability.....	\$15,750
BizAssure Annual Fee.....	\$250

Total Premium	\$140,350
BizAssure savings	(32,750)
Possible Net Cost	\$107,600
Percentage savings	23%

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 or Spanish	\$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.

\$800 Savings per employee per year!

Insurance Backed By Legal, Accounting and Business Consultation.

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

“Right when you need it... right over the phone”

Call Today:
(800) 549-7827

BizAssureTM
Premium Business Consulting

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.

How Does Your Program Check Out?

Are you receiving these benefits from your agent?

Handbook Review • “Bizinars” - BizAssure Internet Training Seminars • “Bizinar” Sexual Harassment Training

Employer Exposure Areas

Phone Advice / Training / Seminars*

	Current Services	BizAssure		Current Services	BizAssure
LEGAL			WORKERS' COMP & SAFETY		
Legal Document Review	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Injury & Illness Prevention Programs	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Lease Review	<input type="checkbox"/>	<input checked="" type="checkbox"/>	OSHA Compliance Training	<input type="checkbox"/>	<input checked="" type="checkbox"/>
“What If” Advice	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Reserve Review	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Debt Collection	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Loss Prevention Control	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Product Liability	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Fraud Investigations	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Defense: When Named In A Lawsuit	<input type="checkbox"/>	<input checked="" type="checkbox"/>	BIZINARS & ON-SITE TRAININGS		
Other Benefits	<input type="checkbox"/>	<input checked="" type="checkbox"/>	AB1825 Sexual Harassment for Managers	<input type="checkbox"/>	<input checked="" type="checkbox"/>
HUMAN RESOURCE & LABOR LAW			Employee Issues: Diversity, Discrimination, etc.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Employee Handbooks	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Customer Service	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Wage & Hour Issues	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Best Hiring Practices	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Employee Leave Policies	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Technology Management	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Employee Incentives	<input type="checkbox"/>	<input checked="" type="checkbox"/>	HR Management	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Pre-employment Screening: Background Checks	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Management Practices	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Drug Testing	<input type="checkbox"/>	<input checked="" type="checkbox"/>	EXPENSE REDUCTION CONSULTING		
Job Aptitude Testing	<input type="checkbox"/>	<input checked="" type="checkbox"/>	HR MANAGEMENT SYSTEMS		
Compliance Documents	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Notes:		
ACCOUNTING					
Tax Information	<input type="checkbox"/>	<input checked="" type="checkbox"/>			
Purchase Advice	<input type="checkbox"/>	<input checked="" type="checkbox"/>			
Accounting Questions	<input type="checkbox"/>	<input checked="" type="checkbox"/>			
Best Structure For Doing Business	<input type="checkbox"/>	<input checked="" type="checkbox"/>			
Payroll Questions	<input type="checkbox"/>	<input checked="" type="checkbox"/>			
Stock & Phantom Stock	<input type="checkbox"/>	<input checked="" type="checkbox"/>			
Cash Flow Management	<input type="checkbox"/>	<input checked="" type="checkbox"/>			

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Your agency has invested thousands of dollars on your behalf; taking advantage of this investment is one of the best business decisions you can make!

