

The BizAssureTM CONSULTANT

AGENCY SPOTLIGHT:

AMERICAN ADVANTAGE - IFS

Coverage Focused, Cost Conscious

IN THIS ISSUE:

PROTECT YOUR BUSINESS

HIRING RIGHT

NEW NATIONAL SAFETY
& HEALTH STANDARD

\$800 SAVINGS

WHY MOST MARKETING STINKS

HELP YOU & YOUR EMPLOYEES
SAVE MONEY

AMERICAN ADVANTAGE - IFS

When a Normal Insurance Agency Just Won't Do!

American Advantage - IFS Insurance Agency has been in business since 1997. Their staff of insurance professionals has over 150 years of experience. A lot has changed in the insurance industry over time, and American Advantage - IFS has invested substantially in additional services, insuring innovation and providing their clients with significant added value.

As Lisa Triscari, Principal at American Advantage states: "We're not satisfied with business as usual. If all a broker can do is offer a good price, then they're really no different than the 100's of

because we provide a lower price than competitors, it just isn't possible anymore, they stay with us because of the unique services we provide. They recognize that the run of the mill insurance brokers don't do the things we do." This is just an example. You can use your own quote.

Mike Sitarz, a sales agent with American Advantage - IFS who has over 40 years industry experience elaborates: Employers don't select their attorneys by price. They don't choose a CPA based on who charges the lowest hourly rate. Why? Because they recognize that these are business-critical professional services;

the quality is extremely important to the end result, and in reality, there really isn't much of a price difference. Insurance broker selection should be handled the same way. We can all come in with similar prices, so selection should be made by recognizing the additional services a broker can bring to the table. How can an

Insurance broker positively affect their clients end result? How can we make business better?" This is just an example. Use can use your own quote.

other competing brokers out there. The fact of the matter is, most insurance companies can obtain any carrier they want, so the idea of a 'competitive' price is no longer a reality. We think employers deserve better. Our clients don't stick around

*"We think employers deserve better.
[Our clients] stay with us because
of the unique services we provide."*

Clients of American Advantage - IFS have access to a vast array of vital business consultation services. Most of these are provided to their clients for free, just for being a member. The following is just a partial list of value-added services that the agency's clients enjoy:

- Human Resource consultation;
- Labor Legal consultation & questions;
- Employee Handbook review;
- Workers' Compensation claims review and negotiation;
- Organizational & Strategic planning;
- General Business Legal, contract review, etc.

In addition to these valuable services, American Advantage – IFS's clients now have access to an exciting new service, the BizAssure Compliance Center. American Advantage - IFS's clients can now learn, on-line, which State & Federal mandates they must legally be compliant with. The list is always changing, and employers often discover that they are out of compliance and thus susceptible to serious liabilities. But, as a BizAssure Member, just one phone call initiates the process of correcting any of these potentially crippling legal issues!

Tom Bawolek, a long term client of American Advantage IFS, had this to say: "American Advantage – IFS agency is extremely professional. I have always been pleased with quick response, high expertise and sound advice I'm given when I work with their staff. When I first saw the list of products and services they can now provide to my business, I was amazed. Whenever

I have a business question, no matter what it is, I get it answered easily over the phone. This agency relationship has become invaluable to me."

Adam Plummer, the agency's newest addition to it's sales staff of

We genuinely enjoy being able to facilitate solutions to complicated business issues...

professional agents summarizes: "So many insurance agencies are alike. It's easy to be the same, but where's the fulfillment, where's the fun? We genuinely enjoy being able to facilitate solutions to complicated business issues; issues that usually fall well beyond the realm of simple insurance matters. When our clients have a business problem, whether it's a pressing issue or just something they're preemptively researching, we want them to think of us. Through our relationship with BizAssure, we can get them the help and information they need, usually completely free of charge! Yes, it's a significant investment we've made, but it's an investment not only in our company, but more importantly one we've made for our clients."

American Advantage - IFS has made a true commitment to bring unparalleled professionalism and value added services to their clientele. That's why they're a valued part of the BizAssure team, and we're proud to spotlight them in this edition of The BizAssure Consultant. **L**

To contact American Advantage - IFS please see below:

*American Advantage - IFS
353 Forest Grove Drive, Suite 205
Pewaukee, WI 53072
Phone: 262.696.5800 · Fax: 866.255.4440*

info@insurancewisconsin.biz · www.InsuranceWisconsin.biz

CAN YOUR SMALL BUSINESS TAKE ADVANTAGE OF
LETTER SOPHISTICATED BUSINESS SOLUTIONS?
from Jerry Cooper


It is difficult to maintain profitability and sanity with the myriad of complex business issues that lay before you today. The culprits are many: government, taxes, laws and regulations, lawsuits, workers needs, the economy, and even your own business culture. Your BizAssure agent has decided to help make life a little easier and a bit less complicated.

Did you know your BizAssure member agent has made a substantial and worthwhile investment into your company, your workers, and your services? Did you know that your BizAssure member agent has invested in your company so that you may become more profitable and take advantage of sophisticated business solutions usually available only to large companies?

Your agent has become a select member of BizAssure, a network of professional business consultants, law firms, tax, accounting experts and much more. As a commercial client of a BizAssure agent you are offered many important business consulting services free of charge. These services offer much of the critical information you need to help run your business, i.e. basic business legal help, tax and accounting help, labor law questions and strategies, human resource questions, training, cutting-edge seminars, and even this magazine. All of these services provided free to you, all of these services are provided by real nice people, and all provided to you on the premiums you have to pay anyway!

Every consulting expert highlighted in this magazine is available to you and your staff. So we encourage you to take advantage of the investment your insurance agent has made into your company. Knowledge is power and profit... please take advantage of the knowledge BizAssure offers you.

Sophisticated Business Solutions... Done Simply.



Gerald A. Cooper, CIC, ARM
BizAssure President/CEO

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American Advantage
INSURANCE GROUP

American Advantage - IFS
353 Forest Grove Drive, Suite 205
Pewaukee, WI 53072
Phone: 262.696.5800 · Fax: 866.255.4440

www.InsuranceWisconsin.biz

\$800 SAVINGS

per Employee

by Gerald A. Cooper, BizAssure President / CEO



This intersection may mean an \$800 per employee per year savings for your business!

How many employees do you have?

Have you ever thought just how much more complicated running your business is today than in years past? Expertly handling regulations, State & Federal requirements, employee handbooks, employee disputes, lease agreements, warranty contracts, OSHA, etc., information is difficult and costly. Operating a business today is more complex and costly than ever. Today just one bad business decision could cost your company thousands of dollars. Thankfully the BizAssure broker has invested in a solution for your company.

Is it really possible to save \$800 per employee each year using BizAssure services? The quick answer is "Yes!" Other brokers just sell insurance, only the BizAssure broker does more! Only a licensed and certified BizAssure member broker can make the \$800 savings per employee per year claim. The BizAssure broker helps provide you with solutions to risks that the typical broker doesn't even know you have and save you money in the process. Today insurance alone just isn't enough!

The BizAssure broker invests tens of thousands of dollars on your behalf! Their investment creates, maintains, and delivers to you the state-of-the-art BizAssure Consulting & Training Network.

This network delivers expert consultants, trainers, and added value services to help your company navigate through the maze of risks that face you... and all free or significantly discounted!

Spend thirty minutes with a BizAssure broker and find out exactly how we might save your company money and provide important time saving solutions to you and your staff. The BizAssure Risk Survey is an interesting and collaborative discussion which helps identify risks in your company, value those risks in respect to future cost, and identify potential liabilities attached to those risks. At a later meeting the BizAssure broker will discuss specific solutions and strategies that can help lower your risk and liabilities and save you money in the process. **7**

PICK YOUR AGENT FIRST!

The Common Sense Approach to “Shopping” Your Insurance

by Matt Starkey
Director, Consulting Agency

Does the following scenario sound familiar? Your commercial insurance coverage is coming up for renewal in 3 – 4 months. Like clockwork, your phone starts ringing off the hook with insurance brokers asking to “quote” your business (how do they all know your renewal date anyway?). You want to be a smart consumer, so you say yes to 3 or 4 of the most promising sounding candidates, and which begins a mind numbing process of time-consuming meetings with brokers, carrier reps touring your facility, brokers requesting access to their favorite carriers, sitting through final presentations, and on and on... And after all is said and done, more often than not you end up staying with your current broker anyway, because everyone comes in at pretty much the same price.

Is there a better approach? Definitely! Before we discuss that, however, it’s important to understand a few facts about the commercial insurance industry, and the brokerage distribution system. Employers who grasp these facts understand that shopping their insurance the old fashioned way, with multiple brokers, is often counterproductive and not the best approach.

Fact № 1 Times have changed. As recently as 10 – 15 years ago, insurance carrier appointments were much more difficult to obtain, and therefore most brokers represented only a few premier insurance carriers. Thus, which carriers a broker represented, and the “appetites” of those carriers for a particular risk, dictated what price a broker was able to obtain. Through both carrier and broker consolidation this is no longer the case. By and large, most brokers can now access the same general group of carriers, so which carriers a broker represents is no longer a particularly significant distinguishing factor.

Fact № 2 Only a few carriers are truly competitive. Did you ever wonder why brokers are always asking you to assign such and such a carrier to them? And did you ever notice that you hear about and see quotes from the same carriers year after year? The reason is that typically only a small handful of carriers will ever be truly competitive on your account. Like most businesses, insurance carriers try to determine the niches that they want to compete in. While they might offer a quote to a business that falls outside these categories, the quote will probably not be particularly competitive.

Fact № 3 All brokers are not created equal. True, as stated above most brokers represent the same general group of carriers. However, brokers can vary widely in the services they provide. Many brokers seem to feel their only function is to place coverage and then forget about you until renewal time! A small minority of sophisticated brokers, on the other hand, include creative value-added services in their repertoire, often at little or no charge. Some of these include services like those you’ll read about in this magazine, for example Labor Legal consulting, Human Resource questions, Employee Handbook review, and the like.

In light of the above facts, what happens when you simply allow 3 – 4 brokers to shop the market in a misguided attempt to “compete” for your account? In my opinion you shortchange yourself. You’ve basically created a race between brokers to see who can get their application out to the key carriers the fastest (remember there are only a few carriers that will be truly competitive on your account anyway), and you’ve done

nothing to guarantee that you'll end up with the best broker — best when measured by objective standards.

to determine who should represent your company to the marketplace. Ask them a simple question like “Why should I

The Solution

Interview and select your agent first, and then have that broker approach the marketplace to find you the best possible price. I can almost hear some of you objecting “What? Then it's not a competitive situation!” Sure it is, only now I'm suggesting you make brokers compete on a basis that's a lot tougher, namely “What are you going to do for me?” rather than see who can get to the photocopier and fax machine the quickest.

When you think about it, doesn't this really make the most sense? Do you select your CPA based on who charges the lowest rates? How about your attorney? The selection of your commercial insurance broker should not be trivialized either. Instead, I recommend that you interview brokers

Many brokers seem to feel their only function is to place coverage and then forget about you until renewal time! A small minority of sophisticated brokers, on the other hand, include creative value-added services in their repertoire, often at little or no charge.

appoint you as my broker?”, or “Tell me what you'll do for me beside simply quoting and placing my coverage?” The answers to these questions will make it immediately obvious whether you're dealing with a broker who deserves to represent your account or not! **L**

EDITOR'S NOTE

Regular brokers will probably answer the above questions by saying “I'll give you really good service”. That's it, no specifics. A BizAssure Member Broker, on the other hand, will probably say something like: “We'll do a great job placing and evaluating your coverage, but a lot of brokers can do that. However, we've made a substantial investment to make many other critical services available to our clients at little or no cost, things like Labor Legal consulting, Human Resource questions, General Business Legal advice, Employee Handbook reviews, Accounting questions, and even Organizational and Strategic Planning. We do this because we recognize that the risks to business today, go far beyond exposures that are addressed by insurance alone...”

WELCOME TO BIZASSURE

Membership Has Its Privileges

by Gina Branson, BizAssure

Membership in BizAssure is a special opportunity for employers as it is only available to commercial clients of BizAssure Member Insurance Agencies. BizAssure has a cooperative network of corporate attorneys, accountants, human resources specialists, labor law attorneys, IT specialists and more. We offer resources that help run businesses more successfully by reducing wasted time, energy, stress, and money by reducing risk and liability. Business consulting services range greatly, from a variety of areas such as human resources, IT, tax & accounting, to real estate law, construction law, and labor law subjects such as discrimination, harassment, and wage & hour regulations. Consulting services are our flagship program and by and in itself, offers a world of opportunities and benefits.

Another privilege of membership is access to discounted added value products and services through our Alliance Partners. BizAssure has partnered with many different Alliance Partner companies in order to provide products and services that employers need to be compliant and/or help reduce risk and

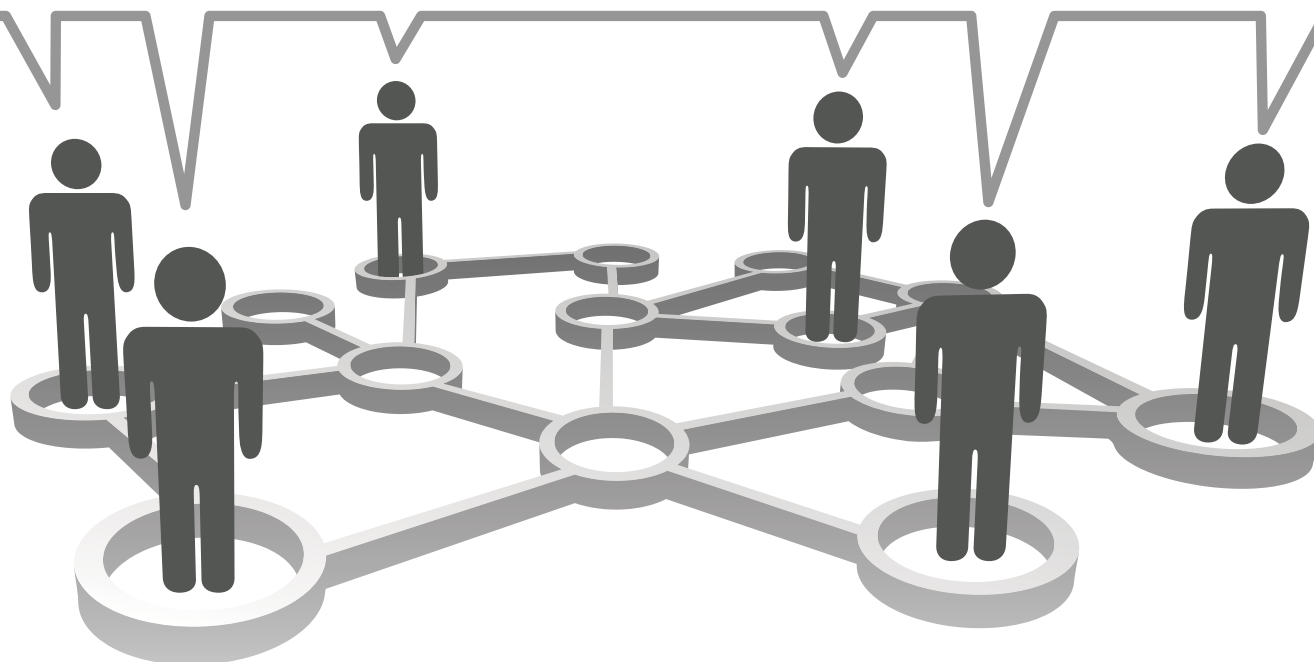
liability. Such items range from State and Federal compliance posters, injury and illness prevention plans (IIPPs), safety or tailgate meetings, drug testing, background checks, and Workers' Compensation management services. BizAssure has Members across the United States which has helped us negotiate better pricing so we can pass those savings on to you!

We offer resources that help run businesses more successfully, by reducing wasted time, energy, stress, & money, by reducing risk & liability.

BizAssure also offers training seminars in a wide variety of business related topics to keep your management team informed and equipped with the tools they need. While we do provide live web based seminars or Bizinars, we focus on recorded Bizinars in order to offer greater convenience to our Members. Business these days can be hectic and meeting deadlines difficult, so we look to make attendance easy by 24/7 access via the web. **L**

STRATEGIES FOR REGULATING ELECTRONIC COMMUNICATIONS

by JoAnna Brooks, Partner & Chad P. Richter, Partner, Labor Law Experts



Whether employees are communicating with friends outside the company or with co-workers and business partners regarding work-related projects, employers should have clear policies regarding the use of social media both inside and outside the workplace. Employees – who may not realize they can expose employers to risk by posting information on blogs and private social networking sites during work or non-work hours – should be informed of potential risks and be aware of the employer’s expectations.

The precise contours of an employer’s social media use policy will depend on the organization, its culture and approach to social technologies, and the nature of work performed. For instance, a social media use policy for educators may be very

different from a policy aimed at employees who are encouraged to use social media for developing client relations. However, there are some basic issues employers should address when implementing a social media policy.

Employees should be warned that postings regarding: (1) proprietary and confidential company information; (2) discriminatory statements or sexual innuendos regarding co-workers, management, customers, or vendors; and (3) defamatory statements regarding the company, its employees, customers, competitors, or vendors will not be tolerated and will subject the individual to discipline. Social media use policies should also make clear that if the employee mentions the company with which he or she is affiliated, he

or she must also include a disclaimer stating that any opinions expressed are the employee's own and do not represent the company's positions, strategies, or opinions. The policy should specify that these prohibitions apply to postings and blogging occurring at any time, on any computer.

“Social media use presents a multitude of opportunities – and risks – for employers. It is imperative that clear guidelines are provided detailing acceptable use.”

Employers should also consider amending their handbook policies to provide a detailed explanation of what is considered “acceptable use” (i.e. business use only, limited personal use or unlimited personal use). Employers can also implement a policy that reduces the level of privacy employees expect in their work computer systems, e-mail, and internet use. Indeed, courts have routinely considered whether an employer has an electronic communications policy in determining whether an employee had a reasonable expectation of privacy. While such a policy will not necessarily insulate an employer from all potential liability, it will reduce employees' expectations of privacy and provide the employer with more discretion to take action against employees who engage in misconduct.

Other provisions employers may chose to incorporate into a social media policy include the following:

- Employees are expected to conduct themselves professionally both on and off duty.
- Managers are prohibited from using any informal review systems on social networking sites (i.e., LinkedIn).
- Company policies governing the use of corporate

logos and other branding and identity apply to electronic communications, and only individuals officially designated may “speak” (whether orally or in writing) on the company's behalf.

- Employees must comply with all other company policies with respect to their electronic communications (such as rules against conduct that may result in unlawful sexual harassment, etc.).
 - The company's systems may not be used for any illegal activity, including downloading or distributing pirated software or data.
 - The company reserves the right to take disciplinary action against an employee if the employee's electronic communications violate company policy.
- A statement that the policy is not intended to interfere with rights under the NLRA (National Labor Relations Act).
- A reporting procedure for violations of the policy.
- Designate a management representative within the organization as the point of contact for policy violations or questions concerning the policy to ensure consistent application.


As more companies turn to social media for business purposes, it will become imperative to provide clear guidelines for acceptable use.”

- Notice that monitoring will occur in order to reduce an employee's expectation of privacy.

A social media policy should be written with the assistance of counsel for distribution to all employees in employee handbooks, policy manuals (as a stand-alone policy), paycheck reminders,

and annual or more frequent e-mail reminders. Employers may also consider requiring employee acknowledgments for receipt of all of the above. All policies must be accompanied by actual monitoring and uniform enforcement.

Social media use presents a multitude of opportunities – and risks – for employers. As more and more companies turn to

social media for business purposes, it will become imperative for employers to provide employees with clear guidelines detailing what is and what is not acceptable use. Employers, too, will need to understand the limits of using social media for hiring, promotion, and termination decisions. 

BizAssure's website, www.BizAssure.com, has been designed with you in mind. We have enhanced the features for easier usage. Take a look and give us your feedback. Some of the enhanced features are outlined below:

- Skype Contact
- Live Chat
- Convenient Sidebar Menu
- Consult Requests
- Products Samples & Services
- Answers to Frequently Asked Questions
- Provide Consult Value/Feedback
- Access to Alliance Partnership Services
- Free Documents, Common Forms & Informative Articles
- A Member Profile Page

Membership offers unlimited business consultations and many other products and services designed to aid in your business success. Our services are so easy to use! You can contact us by faxing, emailing, calling or by visiting our website. Your membership allows you to take full advantage of all these resources, thanks to your BizAssure Member Agent!

Contact our Client Services Dept:

800.549.7827 Option 1 · Staff@BizAssure.com · www.BizAssure.com

Please provide your name, company, BizAssure member number, a description of the issue and/or question, and we will have a consultant call you.





YOUR EMPLOYEE HANDBOOK

It's Your Company's First Line of Defense

by Lea Gilbert, BizAssure

Does your company have an employee handbook? It should. A company handbook is your first line of defense and can help safeguard your company from costly lawsuits such as: wrongful termination, sexual harassment, and unlawful employment practice suits.

If you are reading this, you may be thinking, “Yeah of course we have a handbook; we did that a long time ago.” That’s great, but when was the last time you had it reviewed or updated?

Is it current? Would your handbook make the grade? The fact is if your handbook isn’t up to date, it could cost you serious money.

Did you know, employers can spend approximately \$150,000 in defense costs through the course of a trial; and spend \$50,000 if they just take the case to the motion of summary judgment stage?

Estimated Costs of Defense

Online Survey of 14 Employer-side Attorneys

Stage of Proceeding	Median Costs of Defense
Prepare response to DFEH complaint	\$5,000
Prepare response and negotiate settlement with DFEH	\$6,750
Represent employer before FEHC	\$15,000
Defend litigation by private counsel until summary judgment motion	\$50,000
Defend litigation by private counsel through summary judgment motion	\$75,000
Defend litigation by private counsel through trial	\$150,000

*Department of Fair Employment and Housing (DFEH)
Fair Employment and Housing Commission (FEHC)*

Employment law litigation is expensive. It can easily cost employers more than \$100,000 in attorneys' fees and costs even if they "win." Of course, when they don't, jury verdicts and settlements can run into the millions of dollars, as many large retailers have discovered in wage-hour class-actions.

completed grade sheet of your handbook, showing areas of compliance or lack thereof. If a recommendation for a new handbook is made, contact them back and a BizAssure Member rate on the cost of a new handbook can be discussed.

What should you do to protect your company? Have your handbook reviewed to stay in compliance with rapidly changing federal and state employment laws. We have developed a checklist of handbook compliance 'must haves' to 'bullet-proof' your


handbook, as recommended and created in conjunction, by a top-rated labor law firm. A BizAssure Member Agent can have your handbook reviewed for you, absolutely free.

So how does it work? Simple; provide your contact information, company name, number of employees, what state your business is in, and a copy of your handbook for review to a BizAssure Member Agent. Within 10 business days you will receive a

*Employment law litigation is expensive.
It can easily cost more than \$100,000
in attorneys' fees even with a "win."*

If you don't have a handbook, call us and we can help you get one, and keep it up to date, or as we like to say at BizAssure, keep it 'Evergreen'!

Not a member?

Talk with your BizAssure Member Agent, and ask how you can become a BizAssure Member Client today. 

BOGUS RESUME WEBSITES CAN MISLEAD UNSUSPECTING PROSPECTIVE EMPLOYERS

by Holly Culhane, SPHR-CA, PI

References sang the woman's praise. Competent, hard-working, strong management skills were given as the job applicant's attributes. So on the strength of these recommendations and the work experience information the woman provided, a Bakersfield company offered her one of its top positions.

The woman was paid an advance on her expected six-figure salary and given other assistance to relocate from out of state to Bakersfield.

But in the months following her hiring, "red flags" began to appear. Small errors surfaced at first.

As the number of errors mounted, colleagues became confused and suspicious. Why was someone who was hired with experience for this type of position making such basic mistakes?

Finally a company official confronted the woman, pressing her for an explanation that she tearfully gave. Her references and resume were fake. Unemployed and unable to find a job, the woman became desperate. She paid her references to lie. She fabricated portions of her work experience.

As the nation's economy continues to stumble, an increasing number of people are out of work. Companies are seeking ways to cut costs. Desperation is growing, and poor decisions are being made.

Don't cut corners, or costs, in applicant background screening. The dollars you save today will be minimal compared to the dollars you could lose tomorrow.

It's wrong for applicants to lie to get hired. Although chances are good they will eventually be caught, it's not a given. Depending on the lie, the type of job and the circumstances, the consequences can be serious. At the very least, when the lie is discovered, the fibber is often fired. It's equally wrong for companies to skimp on checking an applicant's background. The dollars saved are small compared to the risk of future financial loss.

Gone are the days when a simple phone call is all that was required to verify the employment and competency of applicants. In fact, those days are “long gone,” the result: a new crop of companies that have sprouted in this desperate work environment to transform lying into a high-tech industry.

We’re not talking about “padding” a resume by putting a good spin on skimpy work experience or limited skills. We’re talking about outright lying!

A Google search on the Internet will turn up hundreds of thousands of hits for “fake resumes.” The big buzz lately is

lying can pose risks for both the job-seeker and the operators of such websites, the founder of this site has insisted in press reports that he’s doing nothing illegal and that his site contains sufficient disclaimers to eliminate his liabilities. Others, however, believe these sites and those who use them are taking big risks, particularly if an unqualified applicant does harm to a company, co-workers, or customers after he or she is hired.

These fake resume sites and the desperate job-seekers who use them are a grave threat to companies that fail to practice “due diligence” in hiring. Here are some tips:

We're not talking about “padding” a resume – we're talking about outright lying!

over a website that offers a “sophisticated” range of services... if “sophisticated” is what you can call lying for an applicant.

The site boasts of having dozens of bankrupt companies that “make a great previous employer. ... Simply provide us with your desired career field and we will act as your past employer.... You can create your own virtual company answered by a live receptionist, or direct any inquiries into voice mail limbo...”

Companies like this use the internet and a wide array of communications technologies to provide fake work experience and references for applicants willing to lie to get a job. While

- While it's routine practice for large companies, small businesses should hire outside specialists to perform background checks that verify the work experience, education and references of applicants

- Check the internet for businesses listed on an applicant's resume. Do these businesses exist?
- Require applicants to provide tax records, such as W-2 forms, to back up employment claims. Treat all applicants equally. Require them all to provide the same documentation.

Don't cut corners, or costs, in applicant background screening. The dollars you save today will be minimal compared to the dollars you could lose tomorrow. **L**

HIRING RIGHT

Prescreening for Behavior

by Dan Longton, Pre-employment Screening Expert

High unemployment has made it easier for employers to find job applicants, but picking the right person remains an expensive challenge. With millions of Americans out of work, business owners, supervisors and hiring managers have stacks and stacks of applications to plow through. It can be an overwhelming, time consuming process without a method to sift out those candidates who would be a good fit. Behavioral assessments can be used to prescreen applicants, sorting out the most desirable candidates, saving employers both time and money.

Employers want people with high work ethic and integrity – someone who will show up for work and will not lie, cheat or steal. However, such work ethic and honesty are traits that have been on a decline in the workplace for the past 50 years. It has been well documented that the percentages of people

with a good work ethic have gotten progressively smaller from the generation that fought in the last world war to the generation that graduated from high school last year. Work ethic has eroded by 75% to 80% in most parts of the country.

Hundreds of skilled people are flooding the job market, but not everyone has the right work ethic to be a successful employee.

Hundreds of skilled people are flooding the job market, but not everyone has the right work ethic to be a successful employee. Managers often hire for skills, but then terminate for behavior. What is needed is to weed out the behavior first, before the interview, so the interview can include the best people with skills. It is possible to measure the behaviors and traits of people to predict their work ethic and integrity.

We've developed focused behavior assessments that measure a variety of specific traits critical to a business, including work ethic and integrity, leadership and management and customer service. Companies that have measured the behavioral traits of job applicants before hiring them have experienced reductions in employee turnover and improvement in customer satisfaction.

In the midst of a recession with consumers holding tight to their dwindling discretionary funds, sales increased 20% for a Buffalo Wild Wings franchisee in Westchester County, New York. Franchisee Jim Bitzonis gives some of the credit to better hires his company made through using a behavior assessment tool.

“A manipulative person can be detrimental to a team, undermine an employer & mistreat customers.”

“If you're hiring the right people, you're not getting a lot of customer complaints,” he said. “It definitely translates.”

The assessment is part of the online application process. Potential candidates take a 12 to 15 minute, multiple-choice questionnaire. The test measures their responses to questions that gauge negative and positive behavioral traits. The applicant, though, has no clue about what is being measured.

The assessment looks for such positive traits as conscientiousness, organization and integrity. A conscientious person is an achiever and self-motivated. Questions focused on organization measure how people organize thoughts in their heads. It can predict how much training they will need. Someone who organizes thoughts quickly may need less time to train. Others may need more time or more kinesthetic training.

The integrity portion measures an applicant's propensity to lie, cheat or steal. It measures the work ethic and sense of duty towards work. The assessment also measures negative behaviors such as withholding, exaggeration and manipulation.

Withholding measures dishonesty. If an applicant withholds an honest answer it's a prediction of whether she tells lies, fibs or distortions. Exaggeration is another way of measuring cheating.

A manipulative person can be detrimental to a team, undermine an employer and mistreat customers. Prior to using a behavior assessment one restaurant hired a manipulative general manager who caused so many problems; the owner had to close the restaurant for a month and clean up the mess. Using an assessment, a new manager was brought in and the staff retrained.

In the last 10 years, the percentage of applicants with negative traits has increased, as has the percentage of people with low integrity scores. When we first began collecting data, one in five employees failed to meet ethical standards; now it is one in four.

Prescreening also helps less experienced hiring managers.

Their interview choices are automatically narrowed down to candidates they know meet the work ethic and integrity requirements for the company. They can then focus on finding people with the aptitude for the position.

Some managers who have hiring responsibility are just not skilled at determining who would be a good employee. Often there is a lot of anxiety about doing a one-on-one interview and reticence about selecting someone. Using a behavior assessment tool helps managers feel more comfortable starting the interviewing process.

Time saving is another great advantage to behavioral pre-screening. The online procedure eliminates paperwork and with it the time and expense associated with paper filing. Businesses inundated with job applications only have to deal with those who meet their hiring qualifications.

A coffeehouse chain based in Flushing, Mich., has reported that using a behavior assessment was giving its franchisees the best possible candidates to choose from. The Chief Executive said

the process saves time and money for the coffeehouses more than 200 franchisees. One Orlando restaurant group found it only had to interview 36 applicants a month instead of the more than 100 who applied after an assessment whittled down the applications.

Behavior assessment users are also finding employee retention is higher among those hires that were prescreened. Bobby Pancake, a Buffalo Wild Wings franchisee in Delaware noted that out of the 111 people he hired last year through our

assessment, 70 were still on staff – unheard of retention in an industry where 100% to 200% turnover are the norms.

Behavioral testing for work ethic and integrity is one of a suite of services offered to BizAssure members. We can assess candidates' readiness to work, sales potential, customer service skills, math comprehension and ability to work with numbers, and also antagonistic behavior. Contact [BizAssure](#) to enroll and save on the cost of assessments for your company. **L**

*Does your company use background checks?
Want to know what difference it would make
in your bottom line?*



The Case for

ONGOING SCREENING



by Michael Gaul, Screening Expert

You wisely conduct a background check on each employee before granting them access to company property, systems, intellectual capital, and more. This proactive measure is a practical requirement of high-risk industries, and one that helps to protect your organization from the risks of a negligent hire. A background check also drives a culture of trust, and is simply the “right thing” to do.

A safer and more qualified workforce is higher performing, more productive, more engaged, and presents an all-around better image to your customers. High-reliability organizations demand integrity from their workforce from the start. The question is: Where do they end up, and what are they doing to chart the path?

All the reasons we look at our workforce so diligently on the front end (before we hire) are equally important and

valid reasons to be diligent for the entirety of an employee’s tenure. The need for due diligence doesn’t stop when the new hire orientation begins. Instead, the fact that you have hired someone new just changes the name of the legal theory from

The need for due diligence doesn’t stop when the new hire orientation begins.

“negligent hire” to “negligent retention”. Yet regardless the term, the same simple test is used. In a nutshell, if you knew, or should have known that an individual was unfit to serve in the hired role, you must act to avoid the risk.

To avoid negligent retention, employers have traditionally relied on so called “rescreening”.

Examples of rescreening efforts include: random substance abuse testing, periodic motor vehicle record research, credit reviews, and more. An emerging trend in the area of rescreening is periodic criminal record monitoring. Thanks to markedly improved criminal databases and availability of technology, it is now possible to proactively monitor this data in ways that make financial sense.

As technology enables businesses to look through their windshield rather than their rearview mirrors, the case for being proactive just makes good sense. The cost of avoiding a known risk is always less than reacting to an “unknown.” The ease and affordability of technology that enables companies to monitor employee risk may actually soon leave employers who are not using such tools – especially in safety-sensitive or high-risk industries – in smarmy legal waters. [L](#)

*Does your company drug test?
Are you interested in some of the financial
benefits of implementing a program?*



[click here](#)

LEADERS & TOP PERFORMERS

The Cornerstones of Successful Organizations



by Patrick Sweeney, Expert in Executive Hiring

Leadership is an ever-changing phenomenon. What leadership meant a year ago, no longer applies. The plans you had for last year might have easily been tossed out the window. So where do you go from here? What's next? Although there is no easy answer to "How do you lead a company?" there are fundamental steps you can take to make sure you do it as effectively as possible. It all starts with your people.

As a leader in this tough economy, there is only one thing that cannot be duplicated by your competition...and that's your people. They are the ones who set you apart from your competitors, and they are the ones who will pull you through challenging times.

Companies have found themselves cutting back, and having to make very difficult decisions. At the same time, it is vitally important that leaders focus on their people. Leaders, in general, tend to be very urgent about getting results and making things happen. However, now is the time to slow down and reflect about the future and who will drive it.

So what makes a good leader? How do you know that your leadership has what it takes to get your people through these tough times? Well, to say the least, leadership is changing. Leaders have to be smart and savvy as well as globally astute,

Top performers turn to their leaders in times of uncertainty for focus, direction, motivation & recognition.

technically sound and flexible enough to adapt to all the changes that are occurring. And it's about reflection.

Although everyone is experiencing pressure to make quick decisions and take immediate action, now is precisely when reflection is most important. You can't afford mistakes. Reflection is necessary for successful leadership.

It's time to ask questions like: "Where do we want to be when we come out of this challenging time? Who do we want to

be? Do we still want to be in business?” If the answer to that last question is “Yes” then leaders need to think about how to position their business for that. People hear this all the time, and it is absolutely true... your people are your competitive differentiators. Everything else can be copied. Competitors are working harder and faster, and can easily make your idea their own.

“The key is to develop your people, and understand the talent you have on board... there is truly nothing more important.”

So ultimately, you want to make the most of your people’s potential; you want your leaders to be inspiring, and your company needs to do more with less. And that all starts with making sure that your top performers feel engaged and motivated to push through the storm.

Studies show that only 26 percent of leaders today are creating an engaging environment for their people. There is a common preconception about top talent: top performers just need to be pointed in the right direction, and they will do the rest. Not so. Top performers turn to their leaders in times of uncertainty for focus, direction, motivation and recognition.

The immediate instinct for a lot of companies going through these tough times is to pull back. But other companies understand just how valuable their best employees are and they are taking steps to prove it. Employee engagement begins with leaders showing that they value their people and that they are willing to spend time and resources on helping them capitalize on their strengths. This can be done by creating appropriate development programs for both your leaders and your employees. Start by determining what your organization needs and what goals you wish to achieve. Then, you’ll be ready to assess what kinds of plans and programs are available to address the specific issues, challenges and objectives that matter to you.

A common misconception about development programs is that those who receive coaching or participate in a development activity have done something wrong; need it to avoid termination; or require it because they just aren’t measuring up. But think back to sports for a moment. When was the last time you saw a professional athlete without a coach? Professional teams practice more than they play. The same holds true for business. Development programs make good

leaders great and bring out the best in top performers, thereby helping them work together more effectively, function as a more cohesive unit and prepare themselves for challenges.

Especially now, with people being asked to do more and more with less, development programs are essential to the future of an organization. Development programs are entirely customizable based on the needs of the organization. Below are some examples of what some programs might look like. Companies will often use a combination of the ideas below or will seek out something entirely specialized to suit the company’s goals:

Coaching an in-depth customized coaching process and developmental plan from an objective, third-party coach; that helps pinpoint abilities, motivations and growth opportunities.

Top Talent Retention a consultant works one-on-one with top performers to help them assess their talents, identify hidden potential and clarify their goals, while linking their abilities and interests with the needs of the organization. Increasing top employees’ feelings of value increases loyalty and tenure.

Validation Study a process that helps a company get a clear sense of their top performers and their strengths, what distinguishes them and how to both hire people like your top talent and develop those who are currently on board who have high potential.

The key is to develop your people, and understand the talent you have on board. Whether it is a program that you implement

or a formalized talent development process, there is truly nothing more important.

Leaders are undoubtedly facing some tough challenges right now. So nothing is more important than who your company has on board and how much they believe in their leaders. And they are looking to leaders much more closely and intently than ever before. As markets collapse and jobs disappear, employees want two things from leadership: They want to know the truth

about what is going on, while, at the same time, wanting leaders to replace fear with confidence. To have confidence, they need to know that your company has a plan—a plan to head straight into challenges and prevail.

While it may be hard to think of spending precious budget dollars on leadership and employee development when you have so many other matters begging for your attention, there is truly nothing more important. [L](#)

*Does your company test for executive job matches?
Want to know how testing could improve
your bottom line?*



[click here](#)



OSHA SAFETY PLANS ARE ESSENTIAL

by Meredith Baxter,
Occupational Safety Expert

Workers' Compensation Insurance is a must buy even if the business has only one employee. Many business owners are not aware of the consequences involved with work site employee injuries. Business owners can buy protection against workers compensation claims, fire and theft, liability, errors and omissions and any special insurance products that would apply to their business needs. Yet, the one area that directly impacts the bottom line is safety and the losses incurred with work site employee injuries. Sadly, the assumption that management is aware of safety requirements for a safe work environment is just that – an assumption.

Employee injuries not only bring pain to the employee and financial uncertainty to their family but disruption to the business in lost time and financial penalties with an increase in insurance premiums, potential law suits and OSHA intervention. Businesses look towards their Insurance Brokers for protection and advice. What advice are Insurance Brokers giving their clients? Do they know the questions to ask the business owners, let alone the answers? Where do the business owners go to purchase these mandated safety compliance plans?

Recent studies show a 20% higher loss ratio and lost employee time for companies that are not OSHA compliant. This is occurring for companies of all sizes. We have found, based on many years of private consulting for businesses and industry that most businesses do not know what they need to do to create a safe work environment. They don't have the knowledge; yet, 29 CFR 1901.001 (The Occupational Safety & Health Act of 1970) mandates that every business shall have written plans that address the standards in their industry. The state agencies are responsible for the regulatory and administrative aspects of both State and Federal OSHA compliance.

OSHA focuses more on paperwork and employee training than labels and signs. Photocopies of some generic forms are not acceptable. OSHA is looking for documents that were prepared for the address they are inspecting. Businesses can expect substantial financial penalties if they are using:

- Photocopies of another business' compliance documentation

Recent studies show a 20% higher loss ratio and lost employee time for companies that are not OSHA compliant

- Only Labor Law and Safety Posters on the walls in employee's lounges without any backup written OSHA plans


- Generic documentation without any personalized business identity
- Photocopies of written materials and forms from an association handbook.

business against personal injury liability litigation and reducing work site employee injuries.

Injury and Illness Prevention Plans can be instrumental in defending a business against personal injury liability litigation and reducing work site employee injuries.

New OSHA regulations state that all penalties can be reduced only 30% when the non-compliance is corrected. Not having an up to date Injury and Illness Prevention Program can cost up to \$7,000.00 fine.

A BizAssure Member Insurance Broker can help a business limit its liability in potentially damaging lawsuits and reduce the costs of worker's compensation insurance premiums. Injury and Illness Prevention Plans can be instrumental in defending a

The best safety plans are tailored for your specific industry to address your individual exposure risks. The Insurance Broker will be able to provide an affordable alternative for many clients, without the prohibitive cost of a private safety consultant. 

Call BizAssure to see how you can make staying in OSHA Compliance easy.

Contact BizAssure at: 800.549.7827 Option 1

or email us at Staff@BizAssure.com.

SELF-AUDIT SAFETY QUESTIONS

Employer Posting

- | | | |
|-----|----|--|
| YES | NO | Is the OSHA poster Safety and Health Protection on the Job displayed in a prominent location where all employees are likely to see it? |
| YES | NO | Are emergency telephone numbers posted where they can be readily found in case of emergency? |
| YES | NO | Where employees may be exposed to any toxic substances or harmful physical agents, has appropriate information concerning employee access to medical and exposure records and Material Safety Data Sheets been posted or otherwise made readily available to affected employees? |
| YES | NO | Are signs concerning exiting from buildings, room capacities, floor loading, exposures to x-ray, microwave, or other harmful radiation or substances posted where appropriate? |
| YES | NO | Are other OSHA related posters properly displayed, such as: Industrial Welfare Commission orders regulating wages, hours, and working conditions? |
| YES | NO | Is discrimination in employment prohibited by law displayed? |
| YES | NO | Is notice to employees of unemployment and disability insurance offered to all employees displayed? |
| YES | NO | Is the Payday notice and compensation carrier posted? |
| YES | NO | Is the summary of occupational injuries and illnesses posted in the month of February? |

Medical Services & First Aid

- | | | |
|-----|----|--|
| YES | NO | Do you require each employee to have a pre-employment physical examination? |
| YES | NO | Is there a hospital, clinic, or infirmary for medical care in proximity of your work place? |
| YES | NO | If medical and first aid facilities are not in proximity of your work place, is at least one employee on each shift currently qualified to render first aid? |
| YES | NO | Are medical personnel readily available for advice and consultation on matters of employee health? |
| YES | NO | Are emergency phone numbers posted? |
| YES | NO | Are first aid kits easily accessible to each work area, with necessary supplies available, periodically inspected and replenished as needed? |
| YES | NO | Have first aid kit supplies been approved by a physician, indicating they are adequate for a particular area or operation? |
| YES | NO | Are means provided for quick drenching or flushing of the eyes and body in areas where corrosive liquids or materials are handled? |

Injury & Illness Prevention Program

- | | | |
|-----|----|--|
| YES | NO | Do you have a person who is responsible and has authority for overall activities of the injury and illness prevention program? |
| YES | NO | Is there a system for ensuring that employees comply with safe and healthy work practices? <ul style="list-style-type: none">a) Recognition of employees who follow safe and healthful work practices.b) Disciplinary actions or any other means that ensures employee compliance with safe and healthful work practices.c) Systematic correction of these hazards in a timely manner. |

YES	NO	<p>Is there a system for communicating with employees in a form readily understandable by all affected employees on matters relating to occupational safety and health that includes:</p> <ul style="list-style-type: none"> a) Safety and health training and instruction in both general and specific safe work practices and is provided. b) When the Injury and Illness Prevention Program was first established. c) To all new employees. d) To all employees given new job assignments for which training has not previously been received. e) Whenever the employer is made aware of a new or a previously unrecognized hazard. f) For supervisors to familiarize them with the safety and health hazards to which employees under their immediate direction and control may be exposed. g) Safety and health training documentation that includes specific employee upon completion of training. A list of employees absent and verification of make-up training is included in the documentation. And the records are maintained for 3 years.
YES	NO	Do you maintain an ongoing safety training program?
YES	NO	Do you provide training in both general and specific safe work practices?
YES	NO	Are employee safety and health training records maintained?
YES	NO	Is documentation of safety inspections and corrections maintained?
YES	NO	Are safety committee meeting records maintained?
YES	NO	If there is no safety committee, is there a system for communicating safety and health concerns to employees?
YES	NO	Do you encourage employee participation in health and safety matters?
YES	NO	Do you have a system in place that ensures employees will be recognized for safe and healthful work practices?

YES	NO	<p>Will employees be disciplined for unsafe safety or health acts? Is there a labor-management safety committee that includes?</p> <ul style="list-style-type: none"> a) Safety and health committee meets regularly, but not less than quarterly ("Toolbox" meetings are conducted every 10 days, or sooner when appropriate). b) Prepares and makes available to the affected employees, written records of the safety and health issues discussed at the committee meetings and maintained for review by Cal/OSHA upon request. c) Reviews results of the periodic scheduled work site inspections. d) Reviews investigations of occupational accidents and causes of incidents resulting in occupational injury, occupational illness, or exposure to hazardous substances and where appropriate submits suggestions to management for the prevention of future incidents. e) Reviews investigations of alleged hazardous conditions brought to the attention of any committee member. f) Submits recommendations to assist in the evaluation of employee safety suggestions. g) Records are maintained for 3 years.
YES	NO	<p>Are there procedures for identifying and evaluating workplace hazards including scheduled periodic inspections to identify unsafe conditions and work practices?</p> <ul style="list-style-type: none"> a) When the program is first established. b) Whenever new substances, processes, procedures, or equipment are introduced to the workplace that represents a new occupational safety and health hazard. c) Whenever the employer is made aware of a new or a previously unrecognized hazard.
YES	NO	<p>Do you systematically correct these hazards in a timely manner?</p>
YES	NO	<p>When an imminent hazard exists which cannot be immediately abated without endangering employee(s) and/or property all exposed personnel are removed from the area except those necessary to correct the existing condition?</p>

- YES NO Are there established procedures for identifying security risks?
- YES NO Do records of scheduled and periodic inspections identify unsafe conditions and work practices?
- a) Records include person(s) conducting the inspection.
 - b) Records are maintained for 3 years.
- YES NO Is there a procedure to investigate occupational injury and/or occupational illness and are accident investigation reports completed?
- YES NO Are there methods and/or procedures for correcting unsafe and unhealthy conditions, work practices and work procedures in a timely manner based on the severity of the hazard?
- a) When observed or discovered.
 - b) Action has been taken to correct the identified unsafe conditions and work practices.
- YES NO Are materials available for a training safety program for employees, supervisors and senior management

Conducted by _____ Date _____

This self evaluation tool is applicable for all states. If the answer was "NO" to any of the questions above, please forward this completed checklist to your BizAssure insurance agent for compliance assistance or Staff@BizAssure.com

A Safe Workplace Begins with

OSHA SAFETY COMPLIANCE

*by Timothy Osborne,
Safety Meeting Specialist*

Safety concerns are ever increasing in our businesses today. Federal and State requirements deem our businesses take safety seriously. Not only is it a requirement, but makes good business sense in reducing liability and worker' compensation expenses. A good safety services provider will provide efficient and cost effective solutions to make the cost of doing business effortless. OSHA outlines the following areas for compliance and serves as an outline every business should attend to.

OSHA requires every company with one or more employees to maintain a written safety program that outlines the acceptable procedures and cautions of their workplace. In addition to the general safety outlines, you must provide a program for any site specific hazards. Basic non-hazardous workplace safety policies usually start with: Company Policy Statement, Accident Investigation Policy, Emergency Response Plan, Blood-borne Pathogens, Workplace Violence Prevention Program and Contracts.

Make sure the company you choose provides customized manuals specific to your company's profile fulfilling your government regulations like OSHA (Federal) and State specific regulations as well. The best consultants can customize your safety program for a specific worksite.

OSHA is deliberately inexplicit regarding safety training requirements. Generally speaking, you are required to provide correct safety training for any one of the three criteria:

- You work in any of these industries: Construction, Manufacturing, Restaurants, Mining, Transportation, Agriculture or Automotive
- Your employees work with tools, equipment or chemicals
- Your employees work in hot or cold temperatures or high risk situations such as roofs, scaffolds, trenches and more.

BizAssure offers their Members Safety/Tailgate Meeting documents that are easy to use and make it easy to comply with OSHA training requirements. With our Safety Meeting Program, you start by selecting up to 52 topics from a library of over 500 meeting subjects. You simply read the meeting out loud once a week or distribute them with your paychecks and make sure they are signed and dated by each worker.

By designing the safety meeting program to your company, you save time and money. Your program only contains information specific to your company and the kind of work you perform. This ensures compliance to safety standards, protecting your interests and the safety of employees.

There are areas that OSHA and other governmental organizations have declared need specialized training and certification. Training Kits that solve this problem include training in the areas of: Forklift Safety, Aerial Lift Safety, Fall

third party trainers. They can be loaded on almost any computer system and used as many times as you want. Employees read the course and take the test, which is automatically graded. The kits include printed material so you can do instructor based

training for groups of employees. Once an employee passes the test, you can print a certificate for record keeping.

By designing the safety meeting program to your company, you save time & money.

Protection, Scaffold Safety, Confined Spaces, Excavations, Earthmoving, Crane Truck, Hazard Communication, Lockout/Tagout, Material Handling/Rigging, and Tools – Hand and Power.

Training Kits are software based specialized training for employers who want to schedule and conduct convenient training of their own employees instead of sending them off to

OSHA regulations state, “Important notices must be posted by the employer in each establishment in conspicuous places where notices to employees are customarily posted.” Wherever your place of business is, your employees have the right to access several laws and required postings. The U.S. government requires, among others, postings of the Equal Employment Opportunity Commission, Military Leave Act, minimum wage and anti-discrimination notices. **7**

Meeting the above mentioned OSHA safety requirements is easy when you partner with BizAssure. For more information on the services we can provide contact us at:

*800.549.7827 Option 1
or email us at Staff@BizAssure.com.*

EXECUTIVE SAFETY PERFORMANCE SCORECARD

<i>Management System</i>		<i>Points</i>	<i>Score</i>
1	<p><i>Safety Accountability</i> (Financial & Management Accountability)</p> <ol style="list-style-type: none"> 1) Loss costs charged back to divisions, departments, profit centers, etc. 2) Bonuses also tied to achievement of measurable safety results 3) Divisions, departments or profit centers set measurable safety goals 4) Safety in functional job descriptions 5) Safety integrated into written performance appraisals 6) Supervisors uniformly enforce safety 	<p>36 (6 pts each)</p>	
2	<p><i>Performance & Safety Data</i></p> <ol style="list-style-type: none"> 1) Management reviews loss data & takes appropriate action(s) 2) A Safety Performance Scorecard is published & distributed 3) Supervisors investigate all incidents & make recommendations to prevent, recurrence & follow-up 4) Close calls are proactively studied & acted upon 5) Claim reviews with adjusters, review of examiner notes – especially prior to Unit Statistical Filing (Experience Modification factor calculation CA WCIRB) 	<p>10 (2 pts each)</p>	
3	<p><i>Safety Performance Feedback, Inspection & Behavior Observation</i></p> <ol style="list-style-type: none"> 1) Supervisors are trained in how to give feedback for safe & unsafe behavior(s) 2) Management solicits employee feedback and safety suggestions 3) Verbal warnings & recognition are documented 4) Scheduled written behavior observation & safety inspections 	<p>4 (1 pt each)</p>	
4	<p><i>Consequence Management & Safety Incentive Plans</i></p> <ol style="list-style-type: none"> 1) Supervisors give Positive, Immediate & Certain (PIC) consequences for behavior about 60% of time, and Negative, Immediate & Certain (NIC) about 40% of time 2) Incentives are based on achievement of both results & activities 	<p>10 (5 pts each)</p>	
5	<p><i>Safety Training & Retraining</i></p> <p>Documented monthly safety training & annual refresher training to all affected employees in: 1) Living healthy 2) Material handling (soft tissue & back injury prevention) 3) Slip & fall prevention 4) Hand injury prevention & response 5) Ergonomics – repetitive motion analysis & prevention 6) Foot injury prevention 7) Chemical safety 8) Bloodborne pathogens & written Exposure Control Plan 9) Harassment & violence prevention 10) Emergency preparedness – EMT availability, heat illness & first aid 11) Machine guarding & Lock-out/tag-out 12) Machinery, equipment, tool, vehicle & forklift safety – SOPs 13) Personal protective equipment (PPE) hand, eye, face, head, foot, hearing, respiratory & fit tests, etc. 14) Housekeeping excellence</p>	<p>14 (1 pt each)</p>	
<i>Subtotal</i>		74	

<i>Management System</i>		<i>Points</i>	<i>Score</i>
6	<p><i>New Employee Safety Orientation</i></p> <p>1) New employee safety orientation prior to performance of safety sensitive jobs</p> <p>2) Management requires that Safety Policy Statement & Codes of Safe Practice (job-specific safety rules & SOPs) are distributed to, & signed by, all employees</p>	<p>4</p> <p>(2 pts each)</p>	
7	<p><i>Safety Communication, Team Work & Return-to-Work</i></p> <p>1) Communication inside & between departments, divisions & profit centers</p> <p>2) Communication with claims departments or third-party administrator & labor relations</p> <p>3) Return-to-Work program & job bank (24-72-05)</p> <p>4) Lessons from Losses are communicated</p>	<p>4</p> <p>(1 pt each)</p>	
8	<p><i>Living Healthy</i></p> <p>Management embraces & promotes a health culture through the identification, assessment, prevention & control of health risk factors such as 1) Obesity & diabetes 2) High blood pressure & high fat diets 3) Dehydration 4) Physical inactivity, pre-shift warm-ups – stretching & flexing; (5) Disease from poor nutrition – stopping free radicals, rust & inflammation 6) Addictions – tobacco, alcohol, drugs, gaming, pornography, sugar, etc. 7) Fatigue & sleep deprivation 8) Management supports Wellness Day;</p>	<p>8</p> <p>(1 pt each)</p>	
9	<p><i>Human Capital & Safety Leadership</i></p> <p>1) Formal hiring process in place</p> <p>2) Drug testing as appropriate</p> <p>3) Thorough background checks</p> <p>4) Management trained in safety leadership skills & sets the example</p> <p>5) Upper management participates in safety activities with a safety budget</p>	<p>5</p> <p>(1 pt each)</p>	
10	<p><i>Regulatory Compliance</i></p> <p>1) Documented monthly inspections examining both behaviors & hazards</p> <p>2) Management & employees understand OSHA requirements</p> <p>3) Regulations are consistently enforced</p> <p>4) Compliance with OSHA regulations and performance standards (e.g. Haz-Com, BBP, PPE, LOTO, fall protection, powered industrial trucks, heat illness, etc.)</p> <p>5) OSHA visit plan in place;</p>	<p>5</p> <p>(1 pt each)</p>	
<i>Subtotal</i>		26	
<i>Subtotal from Prior Page</i>		74	
<i>Overall Safety Performance Score</i>		100	

NOTES & ACTION PLAN —

SAFETY OBSERVATION FORM

Behavioral Assessment

Behavior Observed		Performance Deficit		Knowledge Deficit	
		Safe	At Risk	Yes	No
1	Aware of surroundings? Thinks before taking action?				
2	Wears seatbelts?				
3	Drives vehicles defensively? Uses spotter when backing?				
4	Conducts daily vehicle & equipment inspections before use? Vehicle loads secure?				
5	Uses personal protective equipment (eye, hand, head, foot, hearing, respiratory, fall protection, etc.)?				
6	Manual material handling – uses proper lifting techniques? (Team lifting if over 50 lbs?, No twisting)				
7	Operates forklift truck safely & at safe speed?				
8	Participates in pre-shift stretching/warm-up exercises?				
9	Maintains excellent housekeeping at warehouse, yards & job sites?				
10	Knows & follows Codes of Safe Practice (safety rules)?				
11	Charged portable fire extinguishers, eye wash stations, & first aid kits in place?				
12	Assesses job site, warehouse & yard for potential hazards prior to stocking?				
As a result of this observation, did employee receive positive feedback?					
As a result of this observation, did employee receive corrective feedback (coaching)?					
Comments (excellence observed, hazards & corrections, attitude & additional comments)					

On Site & Online SPECIALIZED SAFETY TRAINING

by Michael Geosano,
Safety Training Specialist

No one wants to imagine the unthinkable: an employee or customer becoming injured or severely disabled due to an accident on your company premises. Imagine the fines, fees and litigation if the accident was due to a violation of mandatory safety procedures. The lost revenue and man hours could be staggering. Unfortunately, on the job injuries will happen. With the right foresight and education, workplace injuries can be minimized and losses controlled. In some industries such as construction, manufacturing, etc. it may require on sight training to maintain a safe work environment for your employees.

The services listed are a sample of the on site, online, or video trainings that are available through your BizAssure membership. Online Safety Training courses are available immediately to anybody with a computer connected to the internet. Internet course features include:

- 24 / 7 access
- Quality content developed by industry experts
- Online certificates upon completion

Technical Training

CPR & First Aid	Heavy Equip. Training
Defensive Driving	Scissor Lift Training
Forklift Safety	Ergonomic Evaluation
Electrical Training	D.O.T. 181
Asbestos Training	OSHA 10 & 30 Hour Course

Safety Videos

Employee Safety Orientation	Bloodborne Pathogens
Preventing Slips And Falls	Hazard Communication
Back Injury Prevention	Lockout / Tagout

OSHA Log 300 - The New Rule

Fire Extinguisher Training & Use

Confined Spaces – The Silent Killers

— hundreds of titles available.

BizAssure's Alliance Partner can also produce custom, broadcast-quality video training programs to meet the specific needs of your company at a price much less than you might expect with your BizAssure membership.

All training is performed in accordance with Federal OSHA, applicable State-chartered OSHA, and other State regulations and local ordinances. Implementing a safety training program at your business will increase your profit margin by reducing costly fines and fees due to an unsafe work environment. Remember, the best way to contain costs is to prevent accidents before they occur. Safety training and loss prevention programs are a vital part of any company's "Bottom Line" profits. **L**

MANAGING WORKERS' COMP

to Your Benefit

by Steve Williams, Workers' Compensation Expert

If you're reading this article it is a safe bet that you are interested in finding ways to lower your workers' compensation costs. You have come to the point where business as usual is no longer acceptable. You are looking and needing "value added" services from a trusted advisor or a risk advisor.

My guess is you currently decide to place your workers' compensation policy based on price, by who you know, or even by who you play golf with. You've done everything you could, but it just doesn't seem to make a difference. What else could you do, right? All insurance agents and agencies are the same and offer the same thing... don't they?

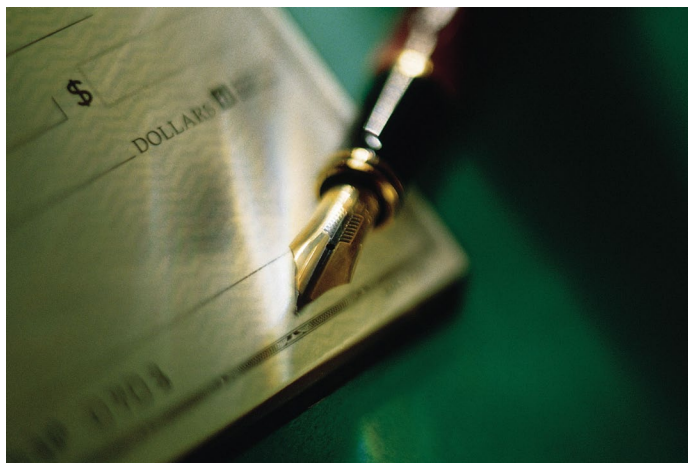
Due to the regulated nature of workers' compensation, BizAssure Member Agents have a great opportunity to provide you more. If you're really looking for a better way, better results, a risk management professional is the best solution for you. Think about it. You know that most insurance brokers approach you about your workers' compensation business when it is 90 – 120 days prior to renewal. Your file is filled with experience modification documentation that shows premiums have gone up year after year. The carriers and agents have offered you the same solutions they offered last year and the year before. You had no choice but to renew and you feel like you've been wronged.

A timely call to a BizAssure Member Agent, asking them what can be done about your unit statistical filing is a great start. There are thousands of opportunities to control costs that even the most sophisticated employer may miss. They will be

There are thousands of opportunities to control costs that even the most sophisticated employer may miss.

more than happy to educate you and save you from the pitfalls of the workers' compensation system. They will provide cost solutions to you, so give them your full attention.

If you want to completely escape from the box, never shop insurance again. You need to change from old school insurance shopping, and look for insurance agents that offer you expertise in the more inclusive area of risk management. Once you truly see a BizAssure Member Agent, you will know them as a trusted advisor and know that your workers' compensation policy will be only an addition to managing your risk and not the entire relationship or package. **L**



Know Your COSTS

*by Scott Cisney,
Restaurant Consultant*

While this information is about restaurants the concept works for almost any type of business. The question you need to ask yourself is: Do you really know what you spend in order to deliver your product or service to your customer?

I always ask my restaurant clients; "What is your food cost?" About half of them reply with; "I don't know." Besides labor costs, this is one of the most critical numbers to know about a restaurant. It is an easy number to calculate but many owners just don't take the time. The other half of my clients can immediately provide me with an accurate food cost number. But I often stump them on the follow up question; "What should your food cost be?"

The formula is basic; just take your beginning inventory, add purchases and subtract the ending inventory. This number, divided by sales, equals the food cost (cost of goods.) This is

your "actual" food cost and it is something that every operator should know. However they should also know what their "ideal" food cost should be. Ideal food cost is what you could expect in a perfect world with no waste, no spoilage, no mistakes and no theft. Actually, food cost is the true reality of how things are going. The difference between the two numbers is simply a pure waste of potential profit.

The only way to properly identify the ideal food cost is to have accurate recipes for each item your restaurant produces. Initially this process does take some time to calculate. The actual process is basic math and can be accomplished with some basic self made spreadsheets or one of the many software programs designed for this specific purpose. Quite often your major food vendor has a program that will calculate these costs for you. More than likely they will provide this service at no charge to you, but it can only be accurate if the majority of your purchases come from that one vendor.

I suggest you purchase a program for this task since you need to look at these numbers constantly and prices of ingredients need to be updated on a regular basis to provide the most accurate numbers. These programs will almost always automatically update your costs and calculate the most current ideal food costs.

My suggestion is to update invoices on a weekly basis and calculate your food costs on a monthly basis. A side benefit of

*Do you really know what you spend
in order to deliver your product or
service to your customer?*

forcing yourself to keep your calculations current is that you become much more aware of what you are paying for your ingredients. This greatly helps you react to certain pricing trends. For example when you notice that the price of tomatoes has doubled or tripled in recent weeks you should react to that by making sure you are not using tomatoes on daily specials. As the costs go up, take a very close look at your usage and decide

if you can change ingredients or limit them so your costs do not take that big spike.

The difference between ideal & actual costs can be 10% or more. That is a number that should not be ignored

Now you are at the point where you know what your food cost is and hopefully you also now know what it should be. Then, the question becomes how to get those two figures to match each other or at the very least, come close to each other. My experience has shown that typically the difference between ideal and actual costs can differentiate by as much and more than 10%. That is a huge number that simply cannot be ignored.

To fix the difference, you may need to put in a few systems and tools to monitor how well the staff is operating. While there are many such tools, let's just look at a two basics.

Waste Sheets

Always implement waste sheets in the kitchen, the server's station as well as in the bar. Tracking (and studying) what is wasted, how much is wasted and why it is wasted is beneficial. Initially your staff might find this a negative tool but it is not intended to punish employees. It is intended to help you become aware of what is being wasted and used as a training tool to reduce waste.

You might find that each night the kitchen is disposing of 2 gallons of soup. It is ok that you don't want to save the soup as perhaps it is not enough to get you through the next shift. However this information may indicate that too much soup is being prepped to begin with. You might find that servers are returning meals and having them made a second time as it was not what the customer thought they had ordered. In this case, it might be as simple as working with your service staff to make sure they are repeating each order back to the customer to make sure you have the correct order the first time. Quite often spoilage will become apparent when you use a waste sheet. Simple information can save you hundreds of dollars.

Portion Control

This is something that is going to take some time and effort on your part but it is well worth the effort. Quiz your cooks: Do they know what the proper portion is for French fries with a burger? Do they know how many ounces of turkey go on that sandwich? Get out the scale and start weighing out the portions. You will be surprised at how often cooks are over portioning almost everything. Find out what is being over portioned and then do the math. One extra ounce of fries on every plate for a week costs you how much?

Just following the two steps after you have calculated your costs can easily save you between 4 to 6% of your food costs. If your sales are \$750,000 a year you have just put an additional \$37,500 in your pocket! All this takes is a little time and effort but as you can see, it is worth every minute spent when your bottom line profits grow and grow. **L**

PROTECT YOUR BUSINESS

Without a Written Contract

by Charles Barsam, Esquire

As a small business owner, you are constantly faced with business agreements, whether they are with partners, customers, suppliers or laborers. Often you don't have enough time, expertise or inclination to properly document these agreements. The vast majority of the time, these oral agreements are performed exactly as anticipated. Every once in awhile however; a disagreement arises over the terms of a

reasonably permit the preparation, review and execution of a written agreement, a confirmation letter can go a long way in protecting your business interests.

What needs to be in a confirmation letter? Well, that depends on the nature of the business relationship with your customer. What is important is that the services or goods to be provided

be described in very simple language, and that the payment terms should be clearly stated. Also, a date specific time limit should be specified where time is a factor.

After confirming your understanding of the business arrangement, you should request that the other party

immediately notify you if any of the terms stated in the confirmation letter are not correct. The lack of correction or objection by the other party to the arrangement summarized in the confirmation letter will be strong circumstantial evidence of the terms of the oral agreement.

Absent a written confirmation, the next best protection for a small business owner is to keep a log of all significant business conversations and activity. Those 'business record' notes can be used in any dispute, to both refresh your recollection and to provide further evidence of the terms of an agreement.

business arrangement, potentially giving rise to loss of business and expensive litigation.

While the exposure to disputes is certainly higher where there is no signed document confirming the terms of an agreement, there are few simple steps that can be taken to minimize the potential for costly litigation: sending confirmation letters and keeping business records.

Obviously, the most prudent business practice is to have a formal written contract signed by all the parties. Where time, expertise or the nature of the business relationship does not

Absent a written confirmation, the next best protection for a small business owner is to keep a log of all significant business conversations and activity.

You have probably heard the term ‘hearsay.’ Simply put, hearsay means that the declarant, (the person making the statement), does not have personal knowledge of the matter testified to. Unless a document, in writing, is properly prepared and signed by the parties to a contract, that writing is not direct evidence of the agreement between the parties.

As provided in Evidence Code Section 1200(b), “Except as provided by law, hearsay evidence is inadmissible.”

However, Evidence Code Section 1271 provides a powerful exception to the hearsay rule for business records. To be admissible, those business records must satisfy the following criteria:

- The writing was made in the regular course of a business
- The writing was made at or near the time of the act, condition or event
- The custodian or other qualified witness testifies to its identity and the mode of its preparation
- The sources of information and method of time and preparation are such as to indicate its trustworthiness.

Based on the “business records” exception, internal notes, memorandum and correspondence, prepared by the individual(s) who actually participated in the oral agreement, will be admissible to provide circumstantial evidence of the

terms of the agreement. The key is to make this a regular part of business practice and to make the business record as soon as possible.

I have personally relied on the business record exception to the hearsay rule to support a client's case in a dispute over a business agreement. The business record is generally given great weight by the judge or jury, and in the absence of any

The business record is generally given great weight by the judge or jury, and will tip the credibility pendulum in favor of the terms stated therein.

other counter evidence, will tip the credibility pendulum in favor of the terms stated therein.

Comprehensive written agreements are certainly the best protection for a business owner, but as stated above, confirmation letters and business records can certainly provide a great deal of protection against unnecessary and costly disputes.



BUSINESS COST CONTAINMENT

by Vic Ronder, Cost Containment Expert

With our economy performing at an unsatisfactory level, it's a good time to review your company's expense plans. The real challenge is being able to achieve the most value from your spending on indirect supplies and services. You need

how to reduce costs in a particular area or not being aware of new technologies; competitive suppliers or simply not having the expertise, time and man power to manage a sustained cost reduction program.

Every company wastes or spends too much money in some areas. Not because they intend to, but often because they are not aware of it.

If you don't understand the cost of an item or service, or cannot determine why you are paying the price that you are, do not hesitate to ask the supplier or service provider for an explanation. Depending on the relationship that you have with your suppliers, you should be able to get a reasonable response. If not, you could always ask another supplier for a cost comparison.

value not only in terms of cost, but also in terms of quality, delivery and service level. Economizing does not mean being cheap and sacrificing quality. How a company approaches the budgeting and spending process determines to a large measure how successful they will be at containing costs.

Every company wastes or spends too much money in some areas. Not because they intend to, but often because they are not aware of it. Often it's a case of one hand not knowing what the other is doing, or not taking a consolidated look at spending in some areas. Sometimes it's a case of not knowing

Year after year measurable cost savings are being demanded by many CEOs and CFOs. This is a high bar for many organizations. Why? Studies indicate that 85% of stated cost savings are lost within 18 months of implementation. The truth is that many organizations do not have the necessary time, resources or expertise to identify, obtain and sustain cost savings. For these reasons, the question should be: Why not outsource expense reduction?

Outsourcing is an opportunity to benchmark current purchasing strategies and practices. It may also promote

reduced operating costs, greater control of spending and improved operating efficiency while enabling organizations to maintain strategic control and decision-making.

Also, it never hurts to have another set of eyes looking at current practices and processes. A third party whose only concern is to reduce costs for an organization can offer an objective review that will either validate purchasing outcomes or point out potential opportunities. They should want your organization to receive the savings you are entitled to. Factors, such as maverick purchasing, incorrect pricing, and suppliers not adhering to contract terms can minimize actual savings. A third party should provide a formal savings compliance and activity audit on a periodic basis to safeguard against any of these factors.

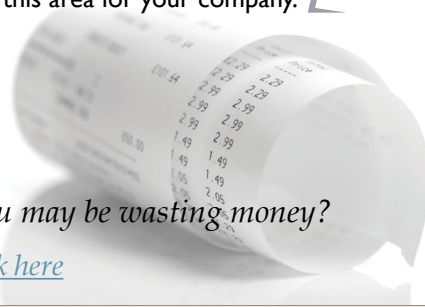
Here's an example of an easy way to save in a benign area, whether done by a consultant or an employee is as follows:

If your organization accepts credit cards as a form of payment, credit card processing may be a great opportunity for savings on transaction fees, rates and equipment. Many companies establish credit card payment and processing arrangements with their bank. Although it may be a convenience to consolidate banking services, more often than not companies pay much more than they should for these services.

There are many reputable third parties who can provide high levels of service, reliability and efficiency at lower costs. Savings can be realized by renegotiating fees, equipment costs, transaction costs and the data transmission costs if your company has a direct connection with the processor. Most companies are not aware that all of these costs are negotiable. The use of an interchange plus program also keeps

A third party whose only concern is to reduce costs can offer an objective review that will either validate purchasing outcomes or point out potential opportunities.

the processors from arbitrarily raising rates as many in the industry like to do. There is also new software available that automatically minimizes downgrades that occur with many transactions and which increases fees.

Our firm reviewed the credit card processing arrangements for a small cruise ship company who was processing with their large international bank. By using our process and focusing on the items above, we helped them save an average of \$10,000 per month in fees. Even if your volume is not as much as a cruise line, you should look at this area for your company. 

Want to know where you may be wasting money?

[click here](#)

If you would like some free advice related to cost reduction or would like to outsource these types of services, please contact [BizAssure](#).

We operate on a risk free, pay for performance basis, to ensure that our clients always obtain significant value for our services.



HELP YOUR EMPLOYEES SAVE MONEY

& Make Them (And You) Happy!

by Chris Bellinger,
Document Administration Expert

There are many everyday issues facing businesses today, one of them being corporate and personal tax planning concepts. Have you ever wondered why all administrators charge the same rate – similar to gas stations? The reason is: they can! There is an endless supply of customers and only a limited supply of administrators.

If you currently are not offering pre-tax plans you are behind the times. Pre-tax plans make employees happy and save them money as well as save the employer money. Most employers choose not to offer pre-tax plans due to administration costs. Now there is no excuse, BizAssure has found you a one-stop shop administrator and has negotiated the lowest possible fees for all-size Members. It is a non-cookie-cutter approach, and customization of your benefits plan is based on the needs of your company to help you save money.

Whether you currently are considering offering these plans, self-administrating plans or have an administrator, BizAssure has you covered. The talents and skills lie in the administration

services. As a full-service Third Party Administrator (TPA) offerings include consulting on all kinds of pre-tax and employee benefits services. Services include Flexible Spending

If you currently are not offering pre-tax plans you are behind the times. Pre-tax plans make employees happy and save them and the employer money.

Account (FSA), Health Reimbursement Account (HRA), Health Savings Account (HSA), Premium Only Plan (POP), COBRA, Transit Plan, tax qualified plans for all types of entities in various industries. When you need a top-notch FSA, HRA, HSA, Transit or COBRA administrator... we'll be here. Let's take a brief look at these services.

Flexible Spending Account (FSA) allows employees to pay for out-of-pocket medical expenses on a tax-free basis. The money contributed into an FSA account

not only saves money for the employee, but for the employer as well. The employer has control over the maximum that an employee can contribute into their FSA account subject to IRS rules.

Health Reimbursement Account (HRA) allows the employer to reimburse employees on a higher deductible medical plan, but saves money on the monthly insurance premium for each insured employee.

Health Savings Account (HSA) must be enrolled in an HSA-qualified medical plan and is portable and earns interest. HSAs are similar to a FSA account minus the use-it-or-lose-it requirement.

Premium Only Plan (POP)

allows employees to pay for their portion of their insurance premium on a tax-free basis.

COBRA We collect the COBRA payment and deals with insurance issues with the terminated employee – this means you do not have to have contact with any former employees.

Transit We handle the administration of parking and mass transit accounts so employees can travel to and from work on a tax-free basis.

Examples of how this service can help:

A client had 10 employees, but only two employees wanted to enroll in a FSA plan, and the employer did not think the administration cost could be justified. When they heard that BizAssure had a product partner for this service they requested a quote. Even though their plan only had two people the BizAssure costs to this employer meant even at the end of the year they paid nothing for the FSA administration and still had money left over for themselves.

An employer with both their HR staff and employees had separate HRA, FSA, and COBRA administrators. The employees were unhappy as they would have to check to call, e-mail, or logon to two separate administrators. The HR staff was unhappy as they needed to deal with three separate administrators for their products. The CFO was

angry as this was three separate products being paid for and there was no economy of scale. The answer: the employees gained a one stop shop to handle all their questions and one place to handle their claims. The HR staff was happy for the same reason. The CFO was happy BizAssure was able to lower their costs due to the BizAssure discounts available for being a Member.

*Most employers choose not to offer pre-tax plans due to administration costs...
Now there is no excuse.*

BizAssure Members receive consulting and money-saving options. A Member recently asked about a seminar that would have cost \$500. The answer to all their questions and advice was provided and the member was directed to a more appropriate seminar that was free. As a BizAssure Member you will save time and money, with consulting services that help you make decisions that are right for your situation.

To determine if this service is a good fit for your company, ask yourself:

- Am I paying too much on administration?
- Should I be self-administering this plan—as an employer?
- Can I consolidate administrators?
- Do I have a resource I can contact if questions arise about the plan/administration?
- Do my employees have easy access to answer questions about their benefit(s)?
- Can my administrator offer new and exciting products?

Being a truly independent third party administration firm means recommendations are in the customers' best interest. If you self-administer your plans, BizAssure has you covered. If you have an administrator, BizAssure has you covered. In either scenario, BizAssure's product partner can save you time and money. Contact [BizAssure](#) today! **7**

WEB APPLICATIONS

Critical Tools for Employee Benefits

by Pat Fraley,
Universal Benefit Application Expert

Online enrollment systems are producing huge labor-savings within the benefits arena of insurance. It is a cost effective solution produced through technology that was once only affordable to large corporations. Today this web-based tool is priced to target group sizes from 2 – 99, as well as having the capability to successfully handle 100+ groups.

The health insurance industry has been impacted by several economic and regulatory challenges, which has resulted in job loss. So how does the carrier produce the same amount of work with fewer people and how does the broker adapt their operations? How will the insurance industry evolve and survive these changes?

Online enrollment answers these questions plus provides the bonus of simplifying the employee enrollment process. Health data is now captured in an electronic format that was once trapped on paper applications. This process has removed countless hours of manual data entry. It has provided efficiencies at all levels beginning with the employee, continuing with the broker, and

ending with the insurance carrier. Online enrollment has removed the redundancy of employee entered health information. The broker no longer needs to spend hours scrubbing applications looking for missing data or deciphering handwriting. Then finally, the benefits of an electronic format are passed to the Insurance Carrier. The online process has answered both the reduction of jobs and provided increased efficiency to the broker, cutting their labor-costs.

Let's take a closer look at how this works. Employees log on and view their profile information that has been pre-populated

by an uploaded census. Then they will begin entering the dependents, electing or waiving coverage, and answering a general family health questionnaire. The information gathered has the ability to populate multiple carrier applications; therefore, making prescreening across several carriers

to secure the best prices for their health insurance an easy task. Before online enrollment this meant the employee was required to complete by hand multiple carrier applications. This is just another win for the employee, combined with the convenience

*It is through creative technology
that we continue to develop more
efficient methods to do our part to
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economic growth and sustenance.*

of 24/7 accessibility. The redundancy of the employee entering their health information year after year on a paper application is now a thing of the past. The employee's data is saved for 7 years, which makes the next year's enrollment as simple as updating their information. A secondary benefit of this process is a more complete and accurate picture of the employee and dependents' health.

Now for the Brokers, they no longer need to spend hours scrubbing applications wasting time calling their client's employees for missing or illegible data on health insurance applications. Because their client's data is now in electronic

format it becomes very easy to design wellness programs. They can quickly analyze a report of health questions to identify an area of health improvement for a client. It allows them to design a program for each client that will support their unique health issues. It is a known fact that prevention is always less costly than treatment of a condition.

The Broker's process has been further streamlined by a single-click "Send to Carrier" button, which transfers the applications to a secure portal where the carrier can log on and securely

pick-up the applications and other data feeds. No more printing and using costly delivery methods to send client applications via an unsecured mode. In an economy where every dollar counts both the labor and delivery costs savings become critical elements to their bottom line. It is also doing our part to be "Green". To date, millions and millions of sheets of paper have

been saved by utilizing online enrollment and removing the traditional paper application and printing process.

The Insurance Carrier also benefits from the online method of gathering health information. They have access to both the

electronic applications and direct data feeds into their quoting systems. No longer do they need to spend hours struggling to read handwritten applications with teams of data entry staff inputting data into their systems. Again, the efficiency of this data captured in electronic format has helped them manage their workforce reductions and manage ever increasing costs.

It is through creative technology that we continue to develop more efficient methods to do our part to preserve the environment and assist in economic growth and sustenance. **L**

*The employee's data is saved for
7 years, making the next year's
enrollment as simple as an update.
This results in a more complete and
accurate picture of the employee.*

WHY MOST MARKETING STINKS



by Paul Cooley,
Social Media Marketing Expert

Does it ever seem like things aren't working and it feels like your marketing stinks? Maybe your marketing is working just fine, but if you are not seeing results.... then maybe it does stink! I say most marketing stinks because if most marketing didn't, there would be a whole heck of a lot more successful businesses and entertainment professionals out there.

When you truly know your target market – their fears, desires, joys and frustrations – you don't have to “try” to sell to them.

There are many talented people out there and many who have great business ideas, but yet, you never hear about them. I believe the root cause to this isn't just bad marketing and branding, its people that copy someone else whose marketing stinks. I have found that many entrepreneurs and professionals don't think strategically. They have a big idea and they start copying someone else. And chances are that someone else didn't think strategically either. So we end up with a bunch of people whose marketing stinks because they have copied other people whose marketing stinks.

What a mess! So how can you avoid being the next victim of marketing that stinks and boost your way to success? Let's cover some strategies...

I have found when talking with many clients and other entrepreneurs, they don't have a clear understanding of the purpose of their business and brand. I think it's safe to say we have all been guilty of this. But, we must have a very clear

understanding and a very laser focused description of our purpose. I highly recommend getting away from all distractions and write down your purpose and really do your best to drill down your

description... After you have written it down, I have found that it helps to always ask “Why is this important?”, and then write down why your description is important. This really helps you drill down and get very specific.

This goes hand in hand with defining your purpose. I have also found that most entrepreneurs and professionals don't understand branding. Most think of branding as a logo, a tagline, etc. But those are all aspects of a brand, but not a brand as a whole. When it comes to strategic branding, you must have a

clear definition of your main message. The message you want to deliver to your target market...

Yes, your logo, your tag-line and all those things should express your unique brand, but you should also be able to tell someone in a sentence what you do without confusing them. Here are some important aspects to consider when building your brand:


- Know your purpose
- Know your target market
- Know what makes you unique
- Be consistent with your brand.

Once you are clear about your brand, it's time to shine!

Like I just mentioned, it is extremely important to know who your target market is... Don't be fooled, it probably isn't everyone. This is yet another mistake I see entrepreneurs make all the time; trying to share their brand, product, talent or service to the wrong people. It makes no sense to try to sell a How to BBQ Steak book to a vegetarian right?!

I know this can seem like homework and I hate to tell you it is! But, it needs to be done. When you truly know who your target market is and what their fears, desires, joys and frustrations are, is when you don't have to "try" to sell to them. You will be able to strategically and effectively market to them in such a way so that they want what you have.

You should be able to tell someone in one sentence what you do without confusing them.

You may be wondering "how do I get to know my target market?" You can utilize surveys, but I wouldn't use surveys exclusively. I'm not saying surveys are bad; they just do not always give you the full picture. As many tests have confirmed, what people say and what people do are two different things most of the time, especially when it comes to buying. 

What we just covered is a great start to boosting your brand and not giving into marketing that stinks. For more information on branding and marketing services, login to www.BizAssure.com



strategy: APPLES — *to* — APPLES

by Paul Cooley,
Social Media Marketing Expert

I first heard the marketing term “apples to apples” during a copywriting course I was taking. There are two general concepts, comparing apples to apples, and apple to oranges. Comparing apples to apples is when you are comparing your product, service, company, or brand to your competitor’s product, service, company or brand. Comparing apples to oranges is when you compare what life would be like with or without your product, service, company or brand.

Today I want to focus on the topic of apples to apples and how this really can be a tribe builder and a sale booster. To give you the best picture I want to bring up Apple (as in the company, not apple, as in the fruit).

Steve Jobs from Apple has done an amazing job at comparing apples to apples. Apple understands that people want to feel like they belong, they want to be a part of a tribe. I

talk more about this in a blog post titled [“The Secret Behind Apple’s Success.”](#)

Apple has really leveraged the “Us vs. Them” tactic in many of their commercials, the famous Mac vs. PC (take a look at the [video](#)). Doing this forces people to pick a side... In this case, you are either a PC guy/girl or a Mac guy/girl.

Don't pick a fight with someone who will bring a war — choose your battles carefully.

Now that you (as the customer) have picked a side, your loyalty for that brand has gone up. Now, you may be willing to stand up for “your” brand when someone from the “other side” starts talking bad about your “tribe”... See how that works? Apple has gone beyond building a brand — they are creating a culture!

Now back to the main point...

Apple was not afraid to go toe to toe with their competitors. In their Apple vs. PC commercials, Apple did a very blatant, yet subtle apples to apples comparison.

I say blatant because it was an obvious comparison. I say subtle because it wasn't done in an aggressive or bully kind of way. Apple didn't tell everyone not to buy PC, they didn't say "PC Stinks!" No, they got their point across making a fun, entertaining and honest comparison of the two brands. You'll notice Apple never accused PC of being bad. They even made the guy who played PC, likable.

Now, if you have never applied the apples to apples strategy, it is probably because you are just too nice. But, it's not about being nice or mean, it's about telling the world what you are about and what your competition is about. And it can be done in a respectful way.

Now I hope you have already done your homework and know exactly who your competitors are. I understand that depending

Knowing what separates you from them is extremely important & will help you define your brand.

on what your business or brand is you are not going to be doing a commercial like Apple did. But there are ways that you can implement the apples to apples strategy.

- Make brochures or materials that are given to customers when they come in to your store or when they come to your event

- Take advantage of the Social Media Revolution and use Facebook and/or YouTube to make fun apples to apples videos
- Write articles and/or blog posts doing the comparison
- Measure everything you do with the question, "will this help build a tribe?"

These are just a few ideas, so be creative! The main point to remember is, don't be so aggressive where it looks like you are just trying to tear down the other brand and business. It can be a real turn off if all you do is tear down the other guys. You will come across as mean and desperate which will turn people off of your brand – not good! Also, remember not to pick a fight with a big company that you can't go up against. In short, don't pick a fight with someone who will bring a war. Steps you can take include:

- Design a good apples to apples strategy to implement.
- Write down what it's going to take to get started.
 - Re-think everything to make sure it's coming across in the right way.
 - Make sure the way you implement will build a tribe of loyal fans and customers.

If you are not comfortable doing the apples to apples strategy, that's okay! I still encourage you to think it through though. Knowing what separates you from them, is extremely important and will help you define your brand. I will end saying this... Whenever you implement a new strategy, it's very important to monitor and track your stats. You want to know if your strategy is increasing your profits or not. Keep moving forward to higher profits! **L**

Thinking About

SELLING YOUR BUSINESS?

by Mike Stone,
Business Broker Expert

It's Monday again?" You just had a wonderful weekend and completely forgot about business for a few days. As a former business owner, Monday was the day that I often thought about selling my business and thoughts can sometimes become reality. Be careful for what you think and wish for because there are more buyers of small businesses than ever before. Due to the high un-employment rate and general uncertainty in today's workplace, there are more real qualified buyers who are looking for the "American Dream" and a chance at buying a small business.

Selling your business might be the single most important event in your life, so be careful who you hire to help you sell it.

If you are thinking about selling your business there must be a good reason why you want to sell. Buyers want to know why you're selling and you must be able to provide them with the answer.

What are the reasons business owners sell? The top five are retirement, health issues, divorce, partnership problems and other business interests. You might have a different reason why

you want to sell which is okay, but the buyer will want to know and most of the time they will find out.

Once you have decided to sell your business you have two options: One, you can hire a business broker or two, you can sell it yourself.

There are some excellent business brokers out there who can greatly increase your chances of selling your business. Look for business brokers who have a good track record, are friendly, competent, have lots of references, recent transactions and will return your phone calls quickly.

Check out their website and look at the businesses they are currently representing. Call on their listings and see how quickly they return your call. This will give you a good idea of how responsive they are and how they will treat buyers when they call on your

business. It's important that your business broker have a good understanding of small business rules, which are different than large businesses rules. The books and records of small business are usually for owners only, not for buyers.

Most business brokers will want you to sign an exclusive listing for one year. Ask the broker if you can sign a six-month listing agreement. I've always said to my clients that we need to date before we get married so depending on the situation,

I would let a client sign an exclusive agreement for as little as three months. Be careful not to hire a realtor to sell your business unless you must sell the real estate. Realtors are in the business of selling real estate, not businesses. The universe of buyers is significantly greater for those who can only afford to purchase your business. If you feel the buyer is well qualified to purchase your business and run it successfully, then give them an option in the lease to purchase the real estate too. The buyer of your business will be the mostly likely candidate to purchase the real estate. Selling your business might be the most single important event in your life, so be careful who you hire to help you sell it.

The other option you have is to sell your own business all by yourself. It's not unusual that you might feel uneasy about selling your own business. Most business owners who are selling their businesses have never sold a business before. They might have started, bought, or inherited their business, but ninety percent of them have never sold a business. You can purchase a book on how to sell your business or you can find a 'Business for Sale Consultant', who will help guide you through the maze of selling your own business, maintain confidentiality and save paying huge fees to a business broker. Traditionally a business broker will charge you 10% of the closing purchase price and inventory.

A few years back I sold my own meat company (4.5M sales) without assistance from a business broker. I interviewed quite a few of them, but for some reason I didn't want to hire any of them. I consulted with my accountant, but he didn't want to lose a client. If I wanted to sell I would have to figure it out on my own. The learning curve can be steep and you might make some crucial mistakes unless you can find a Business Acquisition Consultant.

What are some ways a Business Acquisition Consultant can help you? One of the first things to determine is whether your business is prepared to sell? Are your books and records in

good order? Do you have an exit strategy in place? How will you maintain confidentiality? Your goal is to sell your business in the shortest period of time and at the very best price the market can deliver.

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There are other questions, which must be answered before moving forward with the selling of your own business:

"How do I determine a reasonable selling price?"

"What is the process of selling a business?"

"What are the "landmines" which will crater the sale?"

"Where do I advertise my business for sale?"

"How do I show the business to interested buyers?"

"What are the signs a buyer is interested?"

"Is seller financing necessary?"

"What documents are needed?"

"How do I respond to offers and what happens after the offer?"

"What happens in due diligence and for how long should it take?"

"When do I need an attorney?"

"What is the closing process and costs?"

You most likely will not be answer all of these questions now, but before you decide to sell, you must have all of them answered. If you need help with selling your business by yourself or need help in pre-screening a business broker in your area, feel free to contact me through BizAssure Premium Business Consulting. [7](#)

Is seller financing necessary?

What documents are needed?

How do I respond to offers and what happens after the offer?

What happens in due diligence and how long should it take?

HOW DOES YOUR PROGRAM CHECK OUT?

Are you receiving these benefits from your agent?

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LEGAL	Current Services	BizAssure	WORKERS' COMP & SAFETY	Current Services	BizAssure
Legal Document Review		✓	Injury & Illness Prevention Programs		✓
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Defense: When Named In A Lawsuit		✓	BIZINARS & ON-SITE TRAININGS		
Other Benefits		✓	ABI 825 Sexual Harassment for Managers		✓
HUMAN RESOURCE & LABOR LAW			Employee Issues: Diversity, Discrimination, etc.		✓
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Wage & Hour Issues		✓	Best Hiring Practices		✓
Employee Leave Policies		✓	Technology Management		✓
Employee Incentives		✓	HR Management		✓
Pre-employment Screening: Background Checks		✓	Management Practices		✓
Drug Testing		✓	Expense Reduction Consulting		✓
Job Aptitude Testing		✓	HR Management Systems		✓
Compliance Documents		✓	Notes:		
ACCOUNTING					
Tax Information		✓			
Purchase Advice		✓			
Accounting Questions		✓			
Best Structure for Doing Business		✓			
Payroll Questions		✓			
Stock & Phantom Stock		✓			
Cash Flow Management		✓			

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