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# The BizAssure™ CONSULTANT

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AGENCY SPOTLIGHT:

*Robert E. Harris Insurance Agency*

SPOTLIGHT ON EXCELLENCE

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PROTECT YOUR BUSINESS

\$800 SAVINGS

HIRING RIGHT

WHY MOST MARKETING STINKS

NEW NATIONAL SAFETY  
& HEALTH STANDARD

HELP YOU & YOUR EMPLOYEES  
SAVE MONEY

# ROBERT E. HARRIS INSURANCE AGENCY, INC.

## *Spotlight on Excellence*

INSURANCE PROFESSIONALS SINCE 1955

The Robert E. Harris Insurance Agency is a commercial and personal lines insurance brokerage that specializes in serving contractors, developers, property owners, associations,

and casualty insurance. The agency also handles a wide variety of surety bonds. "The range of risks that we underwrite and the policies that we provide sometimes overshadow just what we insure: people," says agency president Steve Harris. "Our focus has always centered on the people our policies

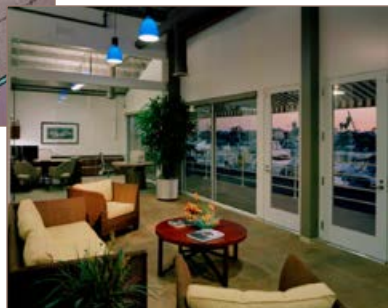
*Our agency was built upon the premise of delivering a highly personalized level of service to its clients.*

restaurants, manufacturers, wholesalers, distributors and marine-related risks. Led by a senior team of professionals, averaging more than 25 years in the insurance business, the

agency represents a broad and deep knowledge base in the assessment and mitigation of risk.



The Robert E. Harris agency represents all lines of commercial and personal property



help to protect. We believe that in the past, our clients have had a hard time finding an agency that can provide a high level of personal attention and insurance expertise in the industries we cover."



The agency was built upon the premise of delivering a highly personalized level of service to its clients. This includes representing the best carriers in the marketplace, gaining a deep understanding of their clients' exposure to insurable risk, arriving at truly innovative insurance solutions, assisting with risk management, expert policy knowledge and proactive claims assistance.

"The risks in business today go far beyond simply insurable risks," Harris adds. "We are always searching for new ways to provide



valuable services that make our clients more competitive and successful.”

It is for this reason that the Robert E. Harris agency has invested in BizAssure, a network

of accountants, attorneys and other business professionals that are on retainer to assist the agency’s clients with a spectrum of business consulting services – at little to no cost for the clients. Services include:

- Human Resource Consultation
- Labor Legal Consultation & Review
- Employee Handbook Review
- Workers' Compensation Claims Review & Negotiation
- Organizational & Strategic Planning
- General Business Legal, Contract Review, etc.

The agency’s affiliation with BizAssure also provides clients with access to the BizAssure Compliance Center. This online service enables employers to determine the major state and federal employment mandates for compliance purposes. The list is always changing, and employers often discover that they are out of compliance and thus exposed to serious liabilities. Best of all, one phone call to BizAssure initiates the process of correcting any legal issues.



A long-term client of the agency had this to say: “We’ve enjoyed our relationship with the Robert E. Harris agency. Over the years, they’ve provided innovative services that transcend that of typical insurance brokers. Labor-related legal consultations and human resource services are something every employer needs. I know that no matter what business problems I have, a call to Robert E. Harris agency generally gets the problem resolved.



Employers need to know that the right insurance broker can do a lot more than simply sell you insurance.”

Vice President Maryellen Musgrave elaborates: “Sophisticated insurance buyers recognize value today like never before, and we believe that simply placing coverage just isn’t enough. Our agency has made a concerted investment to bring value added products and services to our clients, services that most insurance brokers simply don’t provide.”

Robert E. Harris Agency has made a serious commitment to their clients, and that’s why they’re a valued part of the BizAssure team. We’re proud to spotlight them in this edition of *The BizAssure Consultant*. **7**

*We are always available to help you.*

*Robert E. Harris Insurance Agency, Inc.*

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# HOW DOES YOUR PROGRAM CHECK OUT?

*Are you receiving these benefits from your agent?*

HANDBOOK REVIEWS · BIZINARS: BIZASSURE INTERNET TRAINING SEMINARS · JOB APTITUDE TESTING

## EMPLOYER EXPOSURE AREAS *Phone Advice / Training / Seminars\**

LEGAL	Current Services	BizAssure
Legal Document Review		✓
Lease Review		✓
"What If" Advice		✓
Debt Collection		✓
Product Liability		✓
Defense: When Named In A Lawsuit		✓
Other Benefits		✓

### HUMAN RESOURCE & LABOR LAW

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

### ACCOUNTING

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

WORKERS' COMP & SAFETY	Current Services	BizAssure
Injury & Illness Prevention Programs		✓
OSHA Compliance Training		✓
Reserve Review		✓
Loss Prevention Control		✓
Fraud Investigations		✓

### BIZINARS & ON-SITE TRAININGS

ABI 825 Sexual Harassment for Managers		✓
Employee Issues: Diversity, Discrimination, etc.		✓
Customer Service		✓
Best Hiring Practices		✓
Technology Management		✓
HR Management		✓
Management Practices		✓
Expense Reduction Consulting		✓
HR Management Systems		✓

Notes:

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

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ROBERT E. HARRIS  
INSURANCE AGENCY, INC.



Premium Business Consulting Services are now available  
to our clients through our partnership with BizAssure.

Services brought to you with this program include:

*Unlimited Business Consulting*

*Free Employee Handbook Compliance Review*

*Discounted Value Added Services*

*BizFlash Announcements*

*Document Library*

...and much more. Contact us to talk about how  
Robert E. Harris Insurance Agency, Inc. can help you save today.

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