



PROPERTY & CASUALTY



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CBIZ is one of the largest publicly owned property and casualty insurance brokers in the country. CBIZ represents the finest companies in the industry and is positioned to negotiate with the most competitive insurance carriers.

In order to provide exceptional service to every client, we have assembled an outstanding team of professionals, committed to developing a solid relationship with you and your organization.

You can rely on CBIZ to provide you with the resources of a national broker and the outstanding personal attention of a local office.

Commercial Insurance Lines

CBIZ is uniquely positioned to negotiate with carriers in all areas, including:

■ Liability

- Commercial General Liability
- Professional/E&O
- Directors & Officers
- Employment Practices
- Fiduciary
- Umbrella/Excess

■ Surety

- Construction
- General Commercial Market
- License & permit bonds
- Notary bonds
- ERISA bonds

■ Automobile

- Property
- Inland Marine
- Crime/Fidelity

■ Workers Compensation

- Fully Insured
- Self-funded deductible or retention programs

Risk Management Services

As your business grows and becomes more sophisticated, your potential for complex risk grows.

CBIZ's Risk Management practice provides objective, independent, unbiased advice on your insurance and risk management programs. We bring solutions to the entire spectrum of risks you face. CBIZ will:

- Review operations & exposures
- Review present strategies
- Review existing insurance program
- Provide suggestions for improvement
- Provide written strategies to implement change

Our team conducts a review of the exposures that could result in a loss by addressing operational risks as they relate to systems, processes and procedures, including human capital. CBIZ can work with your current carriers or assist you with changes to a new program. Our services include:

- Design of risk management & insurance strategies
- RFP design, preparation & implementation
- Broker & TPA selection
- Preparation of risk management guides
- Survey of exposures
- Insurance program audits
- Contractual transfer
- Merger & acquisition
- Litigation support
- Disaster recovery planning
- Insurance archaeology
- Alternative risk financing

- Risk manager outsourcing
- Loss control consulting
- Claims consulting
- Internal risk management processes

Executive & Financial Protection

We specialize in protecting individuals and their companies against executive, management and other professional liability exposures. CBIZ will analyze and identify your specific needs and develop solutions to protect your individual and corporate assets. Our expertise includes:

Directors & Officers Liability (D&O)

Coverage to officers and board members for damages (settlements or awards) and defense costs that arise from lawsuits alleging various wrongful acts.

Employment Practices Liability (EPL)

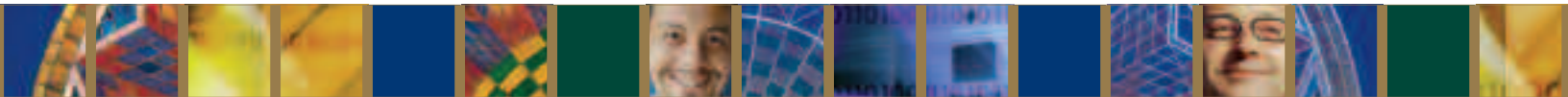
Protects your business by insuring the company, directors, officers, and employees for actual or alleged employment wrongful acts such as wrongful termination, discrimination, sexual harassment, failure to hire or promote, and failure to enforce adequate workplace policies and procedures.

Fiduciary Liability

ERISA holds benefit plan sponsors and their trustees/fiduciaries personally liable for losses to the company's benefit plans in the event of a breach of fiduciary duties. It is designed to protect both the company and its individual trustees/fiduciaries.

Errors & Omissions

Professional Liability and Professional Errors & Omissions covers the risks, defense costs, settlements, or court awards associated with failing to provide service(s).



Commercial Crime Insurance

Protects your business against loss of money, securities, and property caused by employee theft, fraud, computer fraud, burglary, and robbery.

Kidnap, Ransom & Extortion Insurance

This is a concern for business executives and travelers both inside and outside the United States. Political groups, terrorists, and criminal organizations are not only targeting large multi-national companies, but also smaller domestic firms. Typical coverage pays for ransom demands and other expenses of a kidnapping or extortion on a global basis.

M&A, International & Tax Insurance

CBIZ has the expertise and relationships with both domestic providers and international intermediaries in the areas of Mergers & Acquisitions, International exposures, and tax insurance to meet all your insurance and risk transfer needs. Our consultative approach enables us to tailor executive protection to satisfy your insurance needs and obligations.

Personal Insurance

When was the last time you reviewed your personal insurance policies? When was the last time your agent did?

Did you know...

- Over 65% of all policies are rated incorrectly?
- You may be eligible for premium credits you are not receiving?
- Homeowners' policies do not cover flood losses?
- Unless endorsed, your homeowners' policy provides little protection for home-based business?



- Your homeowners' policy carries limitations on theft coverage for valuable articles such as jewelry, furs, and silverware?
- In the event of a serious liability suit, your home or auto policy limits may not be enough?

No matter how complex or straightforward your personal insurance needs, our professional, licensed staff will provide **sound advice and competitive quotes**. CBIZ will carefully review your assets and tailor a personal insurance portfolio to suit your needs, including:

- **Automobiles**
- **Homeowners**
- **High Performance/High Value Automobiles**
- **High Value Homeowners**
- **Boat or yachts**
- **Excess Liability**
- **Fine Arts**
- **Jewelry & Furs**
- **Workers Comp**
- **Flood Insurance**
- **Aviation**
- **Recreational vehicles (ATVs, snowmobiles, wave runners)**

After your policy is written, our **National Service Center** is staffed with experienced and dedicated professionals who provide service that makes a difference:

CHOICES. CBIZ represents many of the largest carriers in the country, as well as many regional carriers.

YOUR ADVOCATE. CBIZ's licensed and trained claims staff acts as your advocate when needed.

SOUND ADVICE. Our staff of professional Personal Account Specialists is available to provide you with sound advice.

AVAILABLE. Our National Service Center is available to you 24/7 should you have an emergency. We're here when you need us!

Let CBIZ review your personal insurance needs; you'll be glad you did.



Multiple Services with a Single Focus: Your Success

National Resources;
Personal Service

ACCOUNTING,
TAX & ADVISORY

BENEFITS & INSURANCE

HEALTHCARE SERVICES

HUMAN RESOURCES

LITIGATION SUPPORT

M&A ADVISORY SERVICES

MARKETING

PAYROLL

PROPERTY TAX

REAL ESTATE ADVISORY

TECHNOLOGY

VALUATION & APPRAISAL

WEALTH MANAGEMENT

Operating a successful business is never simple.

Beyond producing the product or delivering the service your company offers, you have to manage the people and systems that keep it running efficiently and profitably. There are always financial and tax issues, employee benefits and insurance concerns, technology challenges, and numerous other business problems which keep you from focusing on your core business.

That's where CBIZ can help. We are uniquely positioned to assist you with a wide range of professional services and solutions, all with a single focus: your success.

For more information, contact your local CBIZ Advisor or call our toll-free help line, 1-800-ASK-CBIZ (1-800-275-2249).



www.cbiz.com

Your Business Just Got Easier.