

COLLABORATIVE APPROACH

PROTECTION • SERVICE • RELATIONSHIPS



1

INTRODUCE

BEARENCE OVERVIEW
DISCUSS CORE VALUES
DISCUSS PROVEN PROCESS

2

ANALYZE

GATHER DATA
UNDERSTAND & PRIORITIZE NEEDS
AGREE ON DISCIPLINES NEEDED

3

PROPOSE

PRESENT INNOVATIVE SOLUTIONS
DISCUSS & REFINE THE SOLUTION
DISCUSS TIMELINE

4

AGREE

AGREE ON MEASURABLE OUTCOMES
AGREE ON TIMELINE
AGREE ON SERVICE LEVEL

5

PROTECT & SERVE

PUT COVERAGE IN PLACE
ESTABLISH MEASURES
ACCESS PERFORMANCE

COLLABORATIVE APPROACH TO INSURANCE AND MANAGING RISK BY INTRODUCING SPECIALISTS
WWW.BEARENCE.COM

OUR APPROACH

OUR SERVICES

**INNOVATIVE
SOLUTIONS**

**COLLABORATIVE
APPROACH**

**TRUSTED BUSINESS
ADVISORS**

PROPERTY & CASUALTY

- COMMERCIAL INSURANCE
- PERSONAL LINES INSURANCE
- SURETY / BONDS
- WORKERS COMPENSATION
- RISK MANAGEMENT
- CLAIM RESERVE ANALYSIS
- EXPERIENCE MODIFICATION REVIEW

EMPLOYEE BENEFITS

- BENEFIT CONSULTING
- GROUP INSURANCE PLANS
- EMPLOYEE COMMUNICATIONS
- HEALTH COST MANAGEMENT
- COMPLIANCE & EDUCATION SEMINARS
- CLAIMS ANALYSIS
- VOLUNTARY BENEFITS
- HEALTH IMPROVEMENT INITIATIVES
- PAYROLL DEDUCTED 529 PLANS

RETIREMENT

- 401K PLANS
- INVESTMENT CONSULTING
- QUALIFIED PLANS
- NON-QUALIFIED PLANS
- ACTUARIAL CONSULTING
- EMPLOYEE COMMUNICATION
- WEALTH MANAGEMENT

HR CONSULTING

- COMPENSATION CONSULTING
- PERFORMANCE MANAGEMENT
- EMPLOYEE ENGAGEMENT
- COMPLIANCE
- STRATEGIC PLANS
- BENEFITS STRATEGY & PHILOSOPHY

EXECUTIVE BENEFITS

- BUSINESS CONTINUATION & SUCCESSION PLANNING
- EXECUTIVE DISABILITY INCOME PROTECTION PROGRAMS
- DEFERRED COMPENSATION PLANS
- EXECUTIVE BONUS PLANS
- BUY-SELL FUNDING
- CORPORATE OWNED LIFE INSURANCE & KEY PERSON INSURANCE
- OTHER EXECUTIVE RISK MANAGEMENT & PROTECTION PROGRAMS