

Commercial Business Insurance



INCLUSIVE
INSURANCE SOLUTIONS

Commercial Business Insurance
Property & Casualty



Identify. Evaluate. Mitigate. Market. Monitor

At Inclusive Insurance, we provide customized and innovative insurance and risk management solutions for businesses, associations and individuals. We offer our clients specialist knowledge in a wide range of industries and products, competitive pricing, unparalleled service, and access to the best carriers in the industry.

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Specialist Knowledge: We use our knowledge to solve problems for the benefit of our clients from Fortune 500 companies to trade associations, individuals and small businesses. At Inclusive Insurance we provide tailor-made risk management solutions based on expert advice and customized risk assessments.

Unparalleled Service: From risk assessments to claims management, at Inclusive Insurance our motto is simple: We make excellence routine. We develop personal relationships with our clients and enjoy being a valuable part of their business management teams.

Competitive Pricing: Inclusive Insurance develops comprehensive, strategic programs to lower the cost of doing business by controlling the factors that contribute most to risk. In addition, our strong relationships with carriers and large volume of business results in cost savings for our clients.

Carrier Relationships: We maintain excellent relationships with the best carriers in the business, ensuring access to a large range of markets and products to serve any need.



Inclusive Insurances' Risk Management & Insurance Services

Commercial Lines Insurance

- Affinity programs for Associations
- Alternative Market Risk Financing
- Business Insurance Program Design
- Captives
- Claims Services
 - Claims Advocacy
 - Claims Management
- Insurance Brokerage Services
- Property and Casualty Insurance
- Simple & Complex Property Protection Plans



Industries We Serve

- Architects & Engineers
- Biotechnology
- Construction
- Cannabis: Wholesale, Retail & Delivery
- Educational Institutions & Services
- Environmental Risk Services
 - Consulting Services
 - Environmental Coverages
 - Environmental Assessments
 - Excess and Surplus Lines Wholesale Brokers
 - Executive Risk Solutions Practice
- Health Care and Social Assistance
- Long-Term Care: Assisted Living, CCRC's Skilled Nursing
- Professional, Scientific, and Technical Services
- Restaurants
- Retailers & Wholesale
- Technology
- Transportation and Warehousing

Management Liability Needs Analysis & Marketing

- Directors & Officers Liability
- Professional Liability
- Employment Practices Liability
- Errors & Omissions
- Fiduciary Liability
- Crime
- Kidnap and Ransom

Other Services Include

- Financial Planning for Businesses and Individuals
- Healthcare Products and Services for Healthcare Providers and Payers
- International Risk Management
- Large Account Services
- Loss Management Services

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- Loss Adjusting
Program Business
Self-Insurance
Strategic Risk Management

- Statistical Analysis
- Risk Control Services
- Risk Financing/Cash Flow
- Risk Management Service Plans
- Safety Compliance

Surety/Bonds

- Third Party Administration
- Workers Compensation
- Wrap-Up Programs

Financial Planning

Life, Health, Disability, and Long-Term Care Insurance
Investments

Executive Benefits Planning Services including Non-qualified
Retirement Plans

Business Life Insurance Buy-Sell, Key Employee Protection Life &
Disability Insurance



Personal Lines Insurance

Property and Casualty Insurance

- Automobile
- Boats and Jet Skis
- Collectibles and Collections
- Flood
- Homeowners
- Jewelry and Fine Arts
- Personal Umbrella Liability
- Recreational Vehicles and Motorcycles

Financial and Retirement Planning

- Investments
- Life, Health, Disability, and Long-Term Care Insurance

Business Operations Support

Payroll

- Benefits Administration Systems
- HRIS Management
- Human Resources Information Systems (HRIS)
- Implementation
- Management of Payroll
- Market Analysis
- Vendor Matching

Employee Benefits

- AD&D
- Dental
- Employee Benefits Consulting including Strategic Planning and Program Management
- Employee Benefits Products
- Group and Executive Life Plans including Business Continuation
- Medical – Indemnity Plans, HMOs and PPOs
- Pension, Profit Sharing and 401(k) Plans
- Personal Lines Payroll Deduction Plans
- Section 125 Plans
- Short and Long Term Disability
- Voluntary Benefits

Employee Benefits Services

- Benefit Plan Administration
- Executive Benefits Planning Services including Non-qualified Retirement Plans
- Self-Insured Program
- Third Party Administration
- Web-based Employee Communication



UNMATCHED SERVICES

- **120 days renewal strategy**
- **Business continuity planning discussion**
- **Certificate issuance in 48 hrs.**
- **Claims review & management**
- **Contract review – insurance related**
- **IIPP - Injury & Illness prevention program**
- **Interim coverage and audit reviews**
- **Merger & acquisition due diligence**
- **Non insurance risk transfer option**
- **OSHA compliance**
- **SB 899 compliance**
- **Sexual harassment training compliance**
- **Unit Stat review prior to filing**
- **And much more.....**

Products

Inclusive Insurance consults on a full range of core and specialty Employee Benefits products for active employees and retirees. These include:

Core Benefits

- Medical
- Prescription Drug
- Behavioral Health
- Dental
- Life
- Vision
- Disability
- Accidental Death and Dismemberment
- Business Travel Accident

Specialty Benefits

- Voluntary Benefits
- Flexible Spending Accounts
- Employee Assistance Programs
- Wellness Programs
- Alternative Healthcare
- COBRA/HIPAA Outsourcing
- FMLA Outsourcing
- Benefits Administration Outsourcing
- International Benefits

Our primary objective is to help our clients achieve maximum value for their benefits dollars.



Inclusive Insurance Brand Promise
out-thinks and out-serves other risk management and insurance providers by creating solutions that are exactly right for you, your people and your business goals.