

## PREMIER PRODUCTS AND SERVICES

The risk and insurance services you need from a trusted independent agency.

### AGENCYWIDE SERVICES

- **DocuSign Platform**  
We execute all contracts and insurance transactions via our DocuSign e-signature platform. Our platform allows our customers to spend less time on insurance and more time on their business.
- **24/7 Self-Service Portal**  
The Fusco Orsini & Associates 24/7 self-service portal enables our clients to access all insurance and risk information. Access includes policies, certificates, auto ID cards, compliance tools, etc.
- **Mobile App**  
Did you leave work or home without important insurance information? If so, our mobile app will save the day!
- **Risk Management & Compliance Portal**  
Our customers love the daily updates they receive from our risk management and compliance portal. This Client Portal delivers thousands of valuable tools to enhance and grow your business.
- **Virtual Training Center**  
Our learning center engages your employees with a virtual interactive module that offers over 200 LMS courses.
- **HR Advisory Hotline**  
Our clients leverage our live HR advisory hotline to gather second opinions on specific human resource legalities.

### PROPERTY & CASUALTY SERVICES

- **Dedicated Team**  
With 100 years of combined experience, our property and casualty teams support our clients routinely. Each team includes a broker, account manager/executive, and customer service representative. Our teams get to know you and become familiar with your needs.
- **Certificate Issuance**  
We know it's essential to issue insurance certificates with speed and accuracy. We also understand that clients need consulting on additional named insured endorsements and insurance requirements. We emphasize issuing certificates promptly and providing continuous support to our clients.
- **Claims and Audits Support**  
Two significant pain points for the insurance consumer are claims and audits. Our clients appreciate that we eliminate frustration by supporting them in the claims and audits process. Please think of us as your claims and audits liaison.
- **Experience Modification Analysis and Planning**  
Workers' compensation insurance is expensive, and experience modification factors (EMOD) could impact costs significantly. Our analysis reports help our clients understand the factors contributing to their EMOD. We also use the information to plan risk management strategies for EMOD reduction and premium savings.
- **Review of Insurance Requirements**  
We take the time to review your insurance requirements and advise if you meet them based on your current insurance portfolio. If not, we will provide costs to become compliant and even speak to your client if necessary.





## EMPLOYEE BENEFITS SERVICES

- **Consulting and Brokerage Services**  
Your broker and account manager team illustrates a cost management strategy and risk management assessment of health & welfare programs.
- **Employee Benefit Communication Campaigns**  
Throughout the year and during the open enrollment, it's critical to have a clear, concise communication strategy that educates employees on your employee benefits offering. We're here to develop and design branded employee communications plans.
- **Benefits Administration and Enrollment Platforms**  
As you grow and scale, leveraging technology to administer and track your Health & Wellness program is vital. We manage your benefits account administration, support your employees, find errors on your bill, and do the upkeep on your platform.
- **EASE Benefits and Employee Insights Report**  
The report provides national data, trends, and observations for small-and-medium-sized businesses.
- **Industry Benchmark Reporting**  
We provide insight on how your employee benefits offering stacks up with others in your industry by comparing plan design, premium contribution, and medical costs.
- **Health Management Consulting**  
We analyze your employee population to gain insight into possible health risks and provide a wellness program that engages all stakeholders by delivering verifiable ROI.
- **Concierge Enrollment Service**  
Tracking open enrollment, new hires, and qualifying events can be burdensome. Our concierge enrollment service offers a team of enrollment counselors to guide each employee to elevate their enrollment experience. Multiple languages can be accommodated.
- **Self-Funded Plan Analysis**  
The ability to offer your CFO insights on the performance of existing self-funded programs or comparing self-funded plans versus a fully insured model is necessary for proper strategic planning.

## ASK ABOUT THESE NON-INSURANCE CONSULTING SERVICES AT PREFERRED PRICING

- COBRA Administration
- Compliance Documents
- Compliance Service Suite (5500 Reporting and ACA Reporting)
- Employee Assistance Program (EAP)
- Document Verification, Compliance, and Tracking Service (i.e., subcontractors, vendors)
- Executive Benefits
- Flexible Spending Account
- HR Advisory Services Including Cloud-Based Company Intranet
- Minimum Essential Coverage Plans
- Nurse Triage Membership
- On-Demand Risk-Management, Safety, and Compliance Pros
- Worksite Plans
- 401(K)

