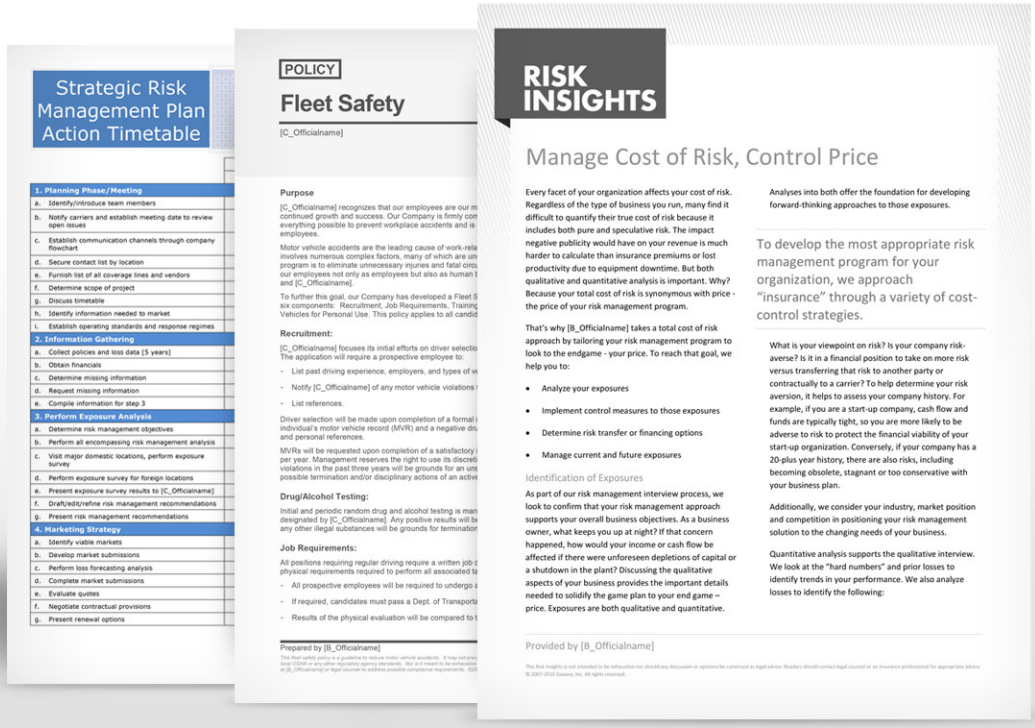
Gartman Insurance Agency Inc.

Risk Management Services Portfolio



Did you know that businesses see a $4 to $6 return on every dollar invested in safety?

Our employee safety materials will help you promote a safety-minded workplace. We can provide flyers, newsletters, bulletins, a comprehensive worker safety manual and more to keep safety top of mind.

Is your current broker taking proactive steps to help you lower your mod?

We will help you control your mod through a comprehensive risk management plan, which seeks to reduce your workers' compensation premium by acting on all its contributing factors, from loss control to cost containment.

Does your company have a safety program?

A safety culture equals risk reduction. We understand this and can offer you employee safety programs to help you reduce the risk of injuries and illnesses in your workplace.

GARTMAN INSURANCE

www.gartmaninsurance.com

859-727-6675

www.gartmaninsurance.com
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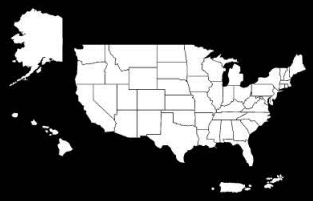
Workplace Posters Required by the Federal Government



Job Safety and Health Protection Poster

This poster informs workers of their rights and obligations under the Occupational Safety and Health Act. Employers are required to display the poster in English, but displaying it in additional languages is encouraged. **In April 2015, OSHA unveiled new versions of this poster. Replacing previous versions is not required.** Employers covered by a state OSHA plan may need to acquire and display a state version of this poster. Employers that fail to post this notice are subject to OSHA penalties.

"Job Safety and Health Protection"
(English) ■ (Spanish) ■ (Polish)
(Portuguese) ■ (Korean) ■ (Nepali)

Required for: All private employers engaged in business affecting commerce. Does not apply to federal, state (including political subdivisions)

Equal Employment Opportunity Poster

This poster to informs employees, applicants and labor organizations of federal anti-discrimination laws. The EEOC has the authority to impose sanctions on any employer that fails to display this poster.

"Equal Employment Opportunity is the Law"
(English) ■ (Spanish) ■ (Chinese)

Required for: Employers with at least $10,000 in federal contracts, financial institutions that issue and pay U.S. savings bonds or notes, depositories of federal funds and entities with government bills of lading.

Fair Labor Standards Poster

This poster contains information on the Fair Labor Standards Act (FLSA), including federal standards for minimum wage, overtime, child labor and tipped wages. The DOL permits an employer to legibly and appropriately modify the notice as necessary if all of the employer's workers are exempt from FLSA requirements. While additional options are offered, employers are only legally required to post this notice in English.

"FLSA Minimum Wage Poster"
(English) ■ (Spanish) ■ (Chinese) ■ (Russian) ■ (Thai) ■ (Hmong) (Vietnamese) ■ (Korean) ■ (Polish) ■ (Hatian/Creole) ■ (State/Local Government Employees) ■ (Agricultural Employees) ■ (North Mariana Islands Employers) ■ (American Samoa)

Required for: All employers covered by the FLSA

Federal Minimum Wage for Contractors

In 2014, Executive Order 13658 established the minimum wage rate for federal contractors. This poster informs affected employees of their rights under the executive order.

"Worker Rights under Executive order 13658"
(English)

Required for: Federal contractors with new contracts covered by the Davis-Bacon Act, the Service Contract Act or the FLSA.

Workers with Disabilities Poster

This poster informs employees who work under a special certificate issued by the DOL of their rights. Rather than posting a notice, employers may choose to provide a handout with this information directly to affected employees if a public notice would be inappropriate.

"Employee Rights for Workers with Disabilities"
(English) ■ (Spanish)

Required for: All employers with employees working under DOL special certificates

Family and Medical Leave Poster

This poster provides an outline of employee rights under the Family and Medical Leave Act (FMLA). The DOL requires affected employers to display the poster in additional languages when employees speak a primary language other than English. Deliberately refusing or failing to display this poster may result in a fine.

"Your Rights Under the Family and Medical Leave Act"
(English) ■ (Spanish)

Required for: Public agencies, all elementary and secondary schools, and private employers with 50 or more employees

Uniformed Services Employment Poster

This poster informs employees of their rights and protections to leave employment to undertake military service. Employers may chose to either display this poster or distribute this information in any manner that ensures that the full text of the notice to affected employees.

"Uniformed Services Employment and Reemployment Rights Act"
(English)

Required for: All employers with employees covered by USERRA

Provided by: Gartman Insurance Agency Inc.

Cellphone Use While Driving Laws by State

State	Hand-held ban	Young drivers all cellphone ban	Bus drivers all cellphone ban	Texting ban	Enforcement
Alabama	no	16-year-old drivers; 17-year-old drivers who have held an intermediate license for fewer than 6 months	no	all drivers	primary: texting by all drivers; secondary: cellphone use by young drivers
Alaska	no	no	no	all drivers	primary
Arizona	no	no	school bus drivers	no	primary
Arkansas	drivers 18 or older but younger than 21; school and highway work zones	drivers younger than 18	school bus drivers	all drivers	primary: texting by all drivers and cellphone use by school bus drivers; secondary: cellphone use by young drivers, drivers in school and work zones[1]
California	all drivers	drivers younger than 18	school and transit bus drivers	all drivers[2]	primary: hand-held and texting by drivers 18 and older; secondary: drivers younger than 18[1]
Colorado	no	drivers younger than 18	no	all drivers	primary
Connecticut	all drivers	drivers younger than 18	school bus drivers	all drivers	primary
Delaware	all drivers	learner's permit and intermediate license holders	school bus drivers	all drivers	primary
District of Columbia	all drivers	learner's permit holders	school bus drivers	all drivers	primary
Florida	no	no	no	all drivers	Secondary

Georgia	no	drivers younger than 18	school bus drivers	all drivers	primary
Hawaii	all drivers	drivers younger than 18	no	all drivers	primary
Idaho	no	no	no	all drivers	primary
Illinois	all drivers	drivers younger than 19 and learner's permit holders younger than 19	school bus drivers	all drivers	primary
Indiana	no	drivers younger than 18	no	all drivers	primary
Iowa	no	learner's permit and intermediate license holders	no	all drivers	primary for learner's permit and intermediate license holders; secondary for texting
Kansas	no	learner's permit and intermediate license holders	no	all drivers	primary
Kentucky	no	drivers younger than 18	school bus drivers	all drivers	primary
Louisiana	drivers in signed school zones; with respect to novice drivers, see footnote (effective 08/01/2014) [3]	all novice drivers, see footnote for detail[3]	school bus drivers	all drivers	primary[3]
Maine	no	learner's permit and intermediate license holders	no	all drivers	primary
Maryland	all drivers	drivers younger than 18	school bus drivers	all drivers	primary

Employee Safety Manual

A Guide to Safety Policies & Procedures
to Support a Safety-Conscious Work Environment

Provided by: Gartman Insurance Agency Inc.

Legal Disclaimer to users of this form employee handbook:

The materials presented herein are for general reference only. Federal, state or local laws, or individual circumstances may require the addition of policies, amendment of individual policies, and/or the entire Handbook to meet specific situations. These materials are intended to be used only as guides and should not be used, adopted, or modified without the advice of legal counsel. These materials are presented, therefore, with the understanding that the Company is not engaged in rendering legal, accounting, or other professional service. If legal advice or other expert assistance is required, the services of a competent professional should be sought.

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recognizes that our people drive the business. As the most critical resource, employees will be safeguarded through training, provision of appropriate work surroundings, and procedures that foster protection of health and safety. All work conducted by 's employees will take into account the intent of this policy. No duty, no matter what its perceived result, will be deemed more important than employee health and safety.

is firmly committed to the safety of our employees. We will do everything possible to prevent workplace accidents and we are committed to providing a safe working environment for all employees.

We value our employees not only as employees but also as human beings critical to the success of their family, the local community, and .

Employees are encouraged to report any unsafe work practices or safety hazards encountered on the job. All accidents/incidents (no matter how slight) are to be immediately reported to the supervisor on duty.

A key factor in implementing this policy will be the strict compliance to all applicable federal, state, local, and company policies and procedures. Failure to comply with these policies may result in disciplinary actions.

Respecting this, will make every reasonable effort to provide a safe and healthful workplace that is free from any recognized or known potential hazards. Additionally, subscribes to these principles:

1. All accidents are preventable through implementation of effective Safety and Health Control policies and programs.

2. Safety and Health controls are a major part of our work every day.

3. Accident prevention is good business. It minimizes human suffering, promotes better working conditions for everyone, holds in higher regard with customers, and increases productivity. This is why will comply with all safety and health regulations which apply to the course and scope of operations.

4. Management is responsible for providing the safest possible workplace for Employees. Consequently, management of is committed to allocating and providing all of the resources needed to promote and effectively implement this safety policy.

5. Employees are responsible for following safe work practices and company rules, and for preventing accidents and injuries. Management will establish lines of communication to solicit and receive comments, information, suggestions and assistance from employees where safety and health are concerned.

6. Management and supervisors of will set an exemplary example with good attitudes and strong commitment to safety and health in the workplace. Toward this end, Management must monitor company safety and health performance, working environment and conditions to ensure that program objectives are achieved.

7. Our safety program applies to all employees and persons affected or associated in any way by the scope of this business. Everyone's goal must be to constantly improve safety awareness and to prevent accidents and injuries.

Everyone at must be involved and committed to safety. This must be a team effort. Together, we can prevent accidents and injuries. Together, we can keep each other safe and healthy in the work that provides our livelihood.

_____ _____

President Risk Manager

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This fleet safety policy is a guideline to reduce motor vehicle accidents. It may not prevent all accidents from occurring. It does not address potential compliance issues with Federal, State or local OSHA laws, other regulatory agency standards. Nor is it meant to be exhaustive or construed as legal advice. Consult your licensed commercial property and casualty representative at Gartman Insurance Agency Inc. or legal counsel to address possible compliance requirements. ©2007, 2010 Zywave, Inc. All rights reserved.

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POLICY

Location:

Effective Date:

Revision Number: 1

Fleet Safety

Purpose

recognizes that our employees are our most valuable asset and the most important contributors to our continued growth and success. Our Company is firmly committed to the safety of our employees. will do everything possible to prevent workplace accidents and is committed to providing a safe working environment for all employees.

Motor vehicle accidents are the leading cause of work-related fatalities. The environment in which these accidents occur involves numerous complex factors, many of which are uncontrollable. The purpose of 's Fleet Safety program is to eliminate unnecessary injuries and fatal circumstances by reducing those factors that we can control. We value our employees not only as employees but also as human beings crucial to the success of their families, the local community and .

To further this goal, our Company has developed a Fleet Safety Policy effective . The Program will consist of six components: Recruitment, Job Requirements, Training, Preventive Maintenance, Accident Investigation and Company Vehicles for Personal Use. This policy applies to all candidates for employment as well as all current employees.

Recruitment:

focuses its initial efforts on driver selection through a variety of resources, beginning with the job application. The application will require a prospective employee to:

- List past driving experience, employers, and types of vehicles driven.
- Notify of any motor vehicle violations for at least the last (# of) years.
- List references.

Driver selection will be made upon completion of a formal interview, background check, reference verification, review of the individual's motor vehicle record (MVR) and a negative drug screen. Authorizations will be obtained to contact prior employers and personal references.

MVRs will be requested upon completion of a satisfactory interview and periodically thereafter at a minimum of at least once per year. Management reserves the right to use its discretion in determining an unsatisfactory MVR. An excessive number of violations in the past three years will be grounds for an unsatisfactory MVR prohibiting hiring of a prospective employee or possible termination and/or disciplinary actions of an active employee.

Drug/Alcohol Testing:

Initial and periodic random drug and alcohol testing is mandatory. Testing will be conducted by a licensed medical facility designated by . Any positive results will be grounds for termination. Driving under the influence of alcohol or any other illegal substances will be grounds for termination.

Job Requirements:

All positions requiring regular driving require a written job description to include main duties, functions and the necessary physical requirements required to perform all associated tasks.

- All prospective employees will be required to undergo a physical evaluation
- If required, candidates must pass a Dept. of Transportation physical evaluation
- Results of the physical evaluation will be compared to the necessary physical requirements

This fleet safety policy is a guideline to reduce motor vehicle accidents. It may not prevent all accidents from occurring. It does not address potential compliance issues with Federal, State or local OSHA or any other regulatory agency standards. Nor is it meant to be exhaustive or construed as legal advice. Consult your licensed commercial property and casualty representative at Gartman Insurance Agency Inc. or legal advisor to address possible compliance requirements. Copyright © 2012, Zywave, Inc. All rights reserved.

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New Employee Safety Orientation Guide

Welcome to ! Our goal is to help you be as safe as possible while you are here. This guide is designed to help you understand our company safety programs and safety expectations. During this orientation session and beyond, please feel free to ask for help when you are not sure what to do.

This guide will give you information about the following topics:

- Think Safe – Work Safe principle
- Fire emergencies
- Medical emergencies
- Evacuations
- Means of egress (exits)
- Personal protective equipment (PPE) requirements
- Hazard communication and working safely with chemicals
- Machine safeguarding
- Control of hazardous energy – Lockout/Tagout
- Maintaining safe walking and working surfaces
- Material handling equipment
- Powered industrial truck operations (forklifts)

Please carefully read the information so you are familiar with our safety processes. Our goal is to have a workplace that is free from recognized hazards and we need your help in maintaining a safe workplace.

Safety Contacts

(Insert Contact Name and Phone Number)
(Insert Contact Name and Phone Number)

The materials presented herein are for general reference only. Federal, state and/or local laws, or individual circumstances, may require the addition of policies, amendment of individual policies, and/or the entire guide to meet specific situations. If legal advice or other expert assistance is required, the services of a competent professional should be sought. Provided by Gartman Insurance Agency Inc.

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First: Spin Up Your Safety Awareness

Quick Guide

- Getting to work: Mentally prepare yourself for work.
- Getting to work: Stretch your muscles prior to engaging in physical work
- Machine operations: Is everything working correctly?
- Personal protective equipment (PPE): Do you have what you need?
- Surroundings: Is my area free from recognized hazards?

Getting to Your Work Area: As you arrive at your work area, take a moment to prepare yourself to work safely. Our motto here is, THINK SAFE, WORK SAFE.

Machine Operations: Look at the machine(s) you will be operating and look for some specific safety features. Are all machine safeguards on the machine and are they working properly? Physical safeguards should be attached to the machine. Electric eyes should be tested to make sure they stop machine functions. Two-hand trip devices at the point of operation should be tested to make sure they work properly. Supplies should be in close proximity to the point of operation so you don't have to do a lot of twisting or bending.

Personal Protective Equipment (PPE): Does your job require some type of PPE? If you are on the shop floor, standard PPE is safety glasses with side shields and safety shoes with steel toes. What about other types of PPE you need? Do you need to wear gloves? Face shields? If any of these types of PPE are necessary, inspect each type before you put it on to make sure it will provide the right protection throughout the job.

Surrounding Work Area: Ask yourself what you have to do to be safe on the job right now and throughout the day. Think about the jobs you will do and what you have to do to do those jobs safely.

Emergency Actions & Procedures

Quick Guide

- Emergency contact: (insert emergency contact information here)
- Medical help is available through (insert information here)

Fire Emergency: Any employee who discovers a fire is to immediately leave the fire area and sound the alarm. This can be done by pulling a wall-mounted fire alarm. After the alarm has been sounded, notify your supervisor immediately so proper action can be taken. **DO NOT ATTEMPT TO EXTINGUISH THE FIRE**. Employees who are trained in fire response and authorized by the facility will respond. Your job is to get out of the immediate fire area.

Minor Medical Emergency: All injuries and illnesses must be reported to your supervisor immediately. Small, insignificant injuries, left untreated, can result in more serious or debilitating conditions. When first aid is needed, employees should report the injury to their supervisor and seek medical attention, as needed.

POLICY

Location:

Effective Date:

Revision Number:1

Drug-free Workplace

Purpose

recognizes that employees are our most valuable asset, and the most important contributors to our continued growth and success. We are firmly committed to the safety of our employees. will do everything possible to prevent workplace accidents and is committed to providing a safe working environment for all employees.

To further this goal, has developed a Drug-free Workplace Policy effective . The program will consist of three components: Post-Offer Drug/Alcohol Screen, Reasonable Cause Drug/Alcohol Screen and Post-Incident Drug/Alcohol Screen. This policy applies to all candidates for employment as well as all current employees. This policy also serves to reinforce the 's intolerance for illegal drug use and working under the influence of alcohol.

Post-Offer Testing

believes accident prevention and a safe work environment begin with hiring. As such, all applicants offered employment will be required to undergo a Drug/Alcohol Screening. Employment is conditional on the results of the Drug/Alcohol Screen.

Procedure

Any applicant the Company hires will be directed to the proper clinic, at Company expense, to undergo a Post-Offer Drug/Alcohol Screen. The clinic will release the results to the Human Resources Manager, who in turn will notify the candidate of the results.

The test will consist of a breath alcohol test along with a urine analysis test for any non-prescribed illegal substances listed in Exhibit 'A' below.

Consequence

In the event the drug test comes back positive, the Medical Review Officer (MRO) will review the report and contact the applicant to determine if any extenuating circumstances, relevant at the time of the test, could have resulted in a false positive. The MRO will determine if the applicant will be re-tested. If any applicant tests positive with a blood alcohol level exceeding .02 or any non-prescribed illegal substance listed in Exhibit 'A', will withdraw their offer of employment. If any applicant refuses to submit to the tests, the offer will be withdrawn.

Reasonable Cause

reserves the right under all applicable laws to test any employee for alcohol and illegal drugs if the employee shows cause. Management, supervisors and lead personnel have been trained to identify symptoms of being under the influence of illegal drugs or alcohol.

Procedure

If a supervisor, manager or lead person identifies a problem, they will ask another supervisor/manager/lead person to confirm the reasonable cause. Both persons will then individually fill out a Reasonable Suspicion Report. After filling out the report and it is decided jointly that reasonable suspicion still exists, the employee will be escorted to a private area where the supervisor/manager/lead person will speak to the person confidentially. The employee will be given a chance to explain. If, after the explanation the supervisor/manager/lead person believes the employee is unfit to perform his or her duties and reasonable suspicion for use of illegal drugs or alcohol still exists, the employee will be asked to go for a test. They will then be transported by to our designated testing facility.

The clinic or hospital will perform a breath alcohol test along with a urine analysis for the non-prescribed illegal drugs listed in Exhibit 'A' below.

This drug-free workplace policy is a guideline to reduce substance abuse in the workplace. It may not prevent substance abuse from occurring. It does not address potential compliance issues with Federal, State or local OSHA or any other regulatory agency standards. Nor is it meant to be, expressly or construed as legal advice. Consult your licensed commercial Property and Casualty representative at Gartman Insurance Agency Inc. or legal counsel to address possible compliance requirements. © Zywave, 2001, 2013-2014 Inc. All rights reserved.

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BUSINESS CONTINUITY PLANNING

PROVIDED BY:

Gartman Insurance Agency Inc.

Plan

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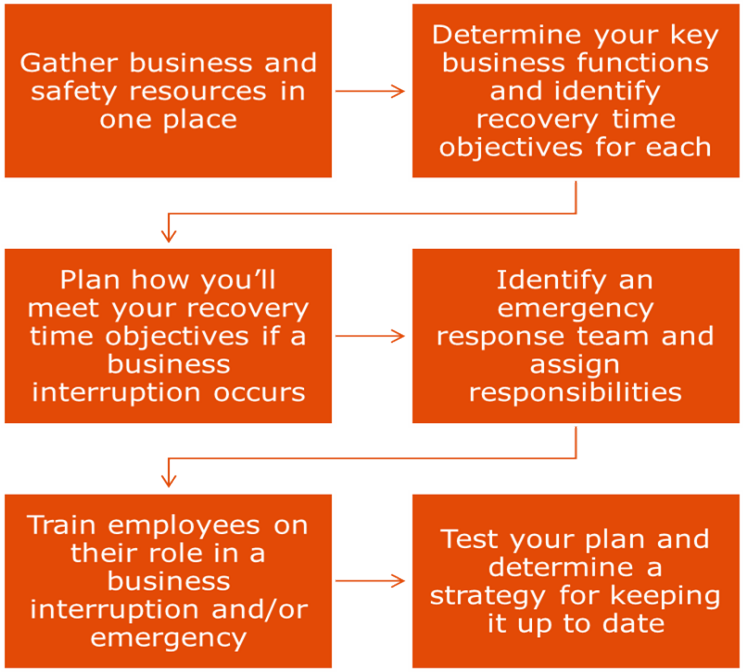
What is business continuity planning?

Business continuity planning is the process of identifying the parts of your company that are most vulnerable in order to create a plan to recover them if a business interruption occurs. Your company's business continuity plan, in conjunction with business interruption insurance, form your business continuity management (BCM) program. Businesses with strong BCM programs are more resilient in the face of emergencies and disasters.

The steps involved in creating, implementing and maintaining a business continuity plan are listed to the right. The process of creating the plan is in itself a beneficial exercise. The resulting plan, if implemented and maintained, can be the difference between recovering from a business interruption and going out of business.



Why is continuity planning important?

Did you know that 1 out of every 4 businesses impacted by a disaster never reopens its doors? And in the past year, nearly 1 in 5 companies has reported experiencing a business interruption. A business interruption can be as benign as a short power outage or as severe as a hurricane. Companies that are prepared to face all types of incidents—small or large—are more likely to stay in business.

How do I use this sample plan?

This document is a template to help you begin the continuity planning process for your company. Sample text has been provided for the majority of the sections to serve as a starting point. You will want to review all of this sample text and customize it to fit the needs of your company. Any text listed in red must be replaced with company-specific information.

This document pairs nicely with another tool: the Business Continuity Planning Toolkit. The Toolkit provides descriptions of the purpose of each section of your continuity plan. It follows the same format as this sample plan. Refer to the Business Continuity Planning Toolkit for additional instructions and guidance as you customize this sample plan.

You will likely find that you need to communicate with other departments or internal resources to gather the materials necessary to complete some sections of the plan. There is no need to complete the plan in the order it is listed in this sample. Customize and adapt this sample to fit the needs of your business. If you have questions as you work, contact your Gartman Insurance Agency Inc. representative.

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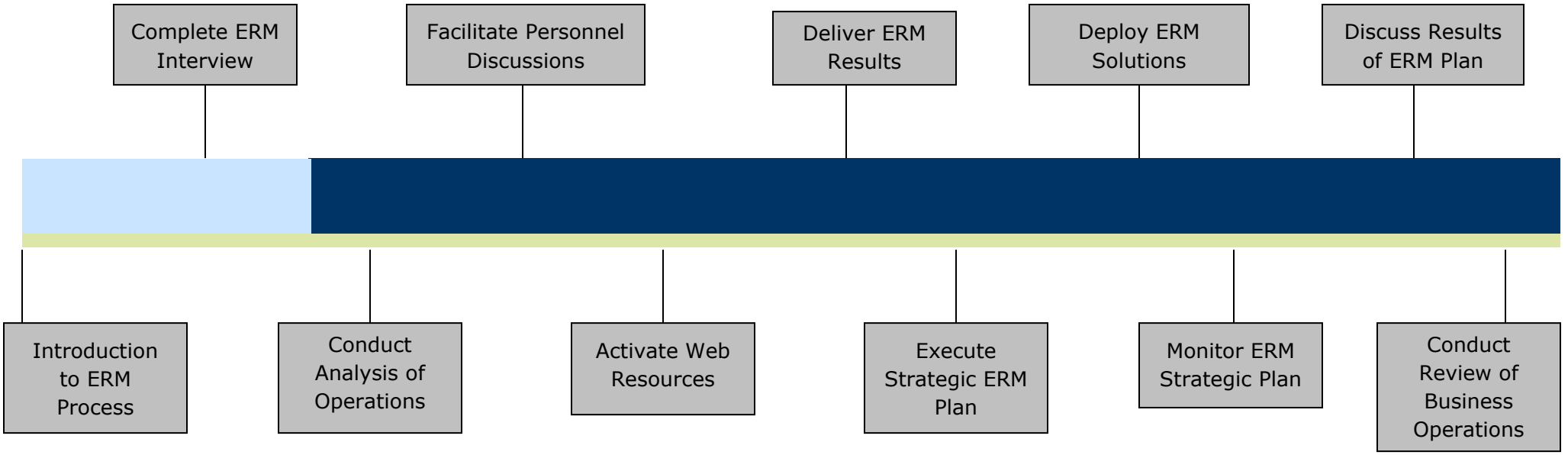
Enterprise Risk Management - Exposure Control Continuum

Enterprise Risk Management (ERM) is an innovative approach to the traditional risk management process. It is designed to uncover exposures from your day-to-day business operations. Strategies are customized to address key exposure elements identified during this process. Our methodology is simple. We analyze your business operations from every conceivable angle to uncover the hidden exposures not seen on paper. The results address the complex exposure issues businesses are faced to deal with in today's marketplace. This process looks at your four main asset categories: organization, personnel, net income and property.

Our insurance professionals conduct a technical review of your policies, coverages, claims and loss histories, operations, and safety and health programs. We assist in quantifying your total cost of risk. This provides the foundation for the remainder of our ERM assessment, as outlined in the timeline below.



This is a perpetual process that continues to develop and deliver results over time. Our team of experts is here from day one to execute the determined plan through deployment of resources and solutions. Ongoing monitoring of your business operations drives our future strategy.

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RISK INSIGHTS

Manage Cost of Risk, Control Price

Every facet of your organization affects your cost of risk. Regardless of the type of business you run, many find it difficult to quantify their true cost of risk because it includes both pure and speculative risk. The impact negative publicity would have on your revenue is much harder to calculate than insurance premiums or lost productivity due to equipment downtime. But both qualitative and quantitative analysis is important. Why? Because your total cost of risk is synonymous with price - the price of your risk management program.

That's why Gartman Insurance Agency Inc. takes a total cost of risk approach by tailoring your risk management program to look to the endgame - your price. To reach that goal, we help you to:

- Analyze your exposures
- Implement control measures to those exposures
- Determine risk transfer or financing options
- Manage current and future exposures

Identification of Exposures

As part of our risk management interview process, we look to confirm that your risk management approach supports your overall business objectives. As a business owner, what keeps you up at night? If that concern happened, how would your income or cash flow be affected if there were unforeseen depletions of capital or a shutdown in the plant? Discussing the qualitative aspects of your business provides the important details needed to solidify the game plan to your end game – price. Exposures are both qualitative and quantitative. Analyses into both offer the foundation for developing forward-thinking approaches to those exposures.

To develop the most appropriate risk management program for your organization, we approach "insurance" through a variety of cost-control strategies.

What is your viewpoint on risk? Is your company risk-averse? Is it in a financial position to take on more risk versus transferring that risk to another party or contractually to a carrier? To help determine your risk aversion, it helps to assess your company history. For example, if you are a start-up company, cash flow and funds are typically tight, so you are more likely to be adverse to risk to protect the financial viability of your start-up organization. Conversely, if your company has a 20-plus year history, there are also risks, including becoming obsolete, stagnant or too conservative with your business plan.

Additionally, we consider your industry, market position and competition in positioning your risk management solution to the changing needs of your business.

Quantitative analysis supports the qualitative interview. We look at the "hard numbers" and prior losses to identify trends in your performance. We also analyze losses to identify the following:

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Cyber Security for Small Businesses

High-profile cyber attacks on companies such as Target and Sears have raised awareness of the growing threat of cyber crime. Recent surveys conducted by the Small Business Authority, Symantec and the National Cybersecurity Alliance suggest that many small business owners are still operating under a false sense of cyber security.

The statistics of these studies are grim: The vast majority of U.S. small businesses lack a formal Internet security policy for employees, and only about half have even rudimentary cybersecurity measures in place. Furthermore, only about a quarter of small business owners have had an outside party test their computer systems to ensure they are hacker proof, and nearly 40 percent do not have their data backed up in more than one location.

Don't Equate Small with Safe
Despite significant cybersecurity exposures, 85 percent of small business owners believe their company is safe from hackers, viruses, malware or a data breach. This disconnect is largely due to the widespread, albeit mistaken, belief that small businesses are unlikely targets for cyberattacks. In reality, data thieves are simply looking for the path of least resistance. Symantec's study found that 40 percent of attacks are against organizations with fewer than 500 employees.

Outside sources like hackers aren't the only way your company can be attacked—often, smaller companies have a family-like atmosphere and put too much trust in their employees. This can lead to complacency, which is exactly what a disgruntled or recently fired employee needs to execute an attack on the business.

Attacks Could Destroy Your Business
As large companies continue to get serious about data security, small businesses are becoming increasingly attractive targets—and the results are often devastating for small business owners.

According to Symantec, the average annual cost of cyberattacks to small and medium-sized businesses was nearly $200,000 in 2010. Most small businesses don't have that kind of money lying around, and as a result, nearly 60 percent of the small businesses victimized by a cyber attack close permanently within six months of the attack. Many of these businesses put off making necessary improvements to their cyber security protocols until it was too late because they feared the costs would be prohibitive.

10 Ways to Prevent Cyber Attacks
Even if you don't currently have the resources to bring in an outside expert to test your computer systems and make security recommendations, there are simple, economical steps you can take to reduce your risk of falling victim to a costly cyber attack.

1. Train employees in cyber security principles.
2. Install, use and regularly update antivirus and antispyware software on every computer used in your business.
3. Use a firewall for your Internet connection.
4. Download and install software updates for your operating systems and applications as they become available.
5. Make backup copies of important business data and information.
6. Control physical access to your computers and network components.
7. Secure your Wi-Fi networks. If you have a Wi-Fi network for your workplace make sure it is secure

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Risk Manager's Guide to Environmental Insurance

A number of specialized environmental insurance policies have been developed to address the environmental liability faced by insureds as a result of the pollution exclusion. This article examines pollution insurance policies, environmental regulations, the environmental risk management process and environmental loss exposures.

Provided by: Gartman Insurance Agency Inc.

Introduction

Most commercial insurance policies contain pollution exclusions that leave many organizations uninsured against significant loss exposures. To cover these pollution exposures, insurers have developed various types of environmental insurance. The term environmental insurance includes both first-party (property) and third-party (liability) insurance policies whose purpose is to manage pollution-related loss exposures.

The first type of environmental insurance offered in the United States, beginning in 1977, was environmental impairment liability (EIL) insurance, also called pollution liability insurance. The market for environmental insurance remained relatively restricted until the late 1980s and then expanded rapidly. This chapter examines eight basic types of environmental insurance that have evolved from the original EIL policies to meet specific coverage needs. To provide a background for understanding and using the different policies, the chapter discusses the legal basis for environmental liability in the United States, including several federal statutes; describes the difficulties of managing environmental loss exposures; and reviews the limitations on pollution coverage in conventional property and liability policies.

Legal Basis for Environmental Liability

Environmental liability losses can be incurred through torts, contractual obligations, or violations of statutes. The source of liability for environmental losses will most frequently be the actual or alleged release of pollutants, the violation of a law designed to protect human health and the environment from those pollutants, or the enforcement of environmental protection laws that require remediation expense payment.

Torts

Tort liability for pollution can be based on negligence, intentional torts, or strict liability.

Negligence - Negligence is the failure to do what is reasonable under the circumstances to protect third parties from injury or damage. The following are examples of negligent acts that have resulted in actual environmental liability claims:

1. An oil spill from a petroleum refinery contaminated a municipal water supply, which resulted in bodily injury and property damage claims.
2. A contractor working at a manufacturing facility left a valve open on a process line overnight. The next day it was discovered that the contents of a storage tank connected to the line had been released into an adjacent stream, causing property damage, bodily injury, and natural resource damage.
3. A hazardous waste hauler transporting toxic waste to a disposal facility had an auto accident in the downtown section of a city. The hazardous liquid being transported was released into the street. Passersby inhaled the fumes, and the business district of the city was evacuated for two days as cleanup contractors responded to the spill. Claims were filed against the transporter alleging bodily injury, property damage, and business interruption.

Other possible sources of liability for the negligent release of pollutants include hazardous product manufacturing, testing, and transporting; hazardous waste disposal; product failures; inadequate emergency response procedures; and incompetent environmental consulting.

Intentional Torts – The international torts most commonly alleged in environmental claims are nuisance and trespass.

Nuisance - A property owner is entitled to the peaceful enjoyment of his or her property. If a neighbor or another third party engages in an

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Strategic Risk Management Plan Action Timetable

	Actual		Gartman Insurance Agency Inc.		
	Start	Complete	Responsibility	Responsibility	Approval
1. Planning Phase/Meeting					
a. Identify/introduce team members					
b. Notify carriers and establish meeting date to review open issues					
c. Establish communication channels through company flowchart					
d. Secure contact list by location					
e. Furnish list of all coverage lines and vendors					
f. Determine scope of project					
g. Discuss timetable					
h. Identify information needed to market					
i. Establish operating standards and response regimes					
2. Information Gathering					
a. Collect policies and loss data [5 years]					
b. Obtain financials					
c. Determine missing information					
d. Request missing information					
e. Compile information for step 3					
3. Perform Exposure Analysis					
a. Determine risk management objectives					
b. Perform all encompassing risk management analysis					
c. Visit major domestic locations, perform exposure survey					
d. Perform exposure survey for foreign locations					
e. Present exposure survey results to					
f. Draft/edit/refine risk management recommendations					
g. Present risk management recommendations					
4. Marketing Strategy					
a. Identify viable markets					
b. Develop market submissions					
c. Perform loss forecasting analysis					
d. Complete market submissions					
e. Evaluate quotes					
f. Negotiate contractual provisions					

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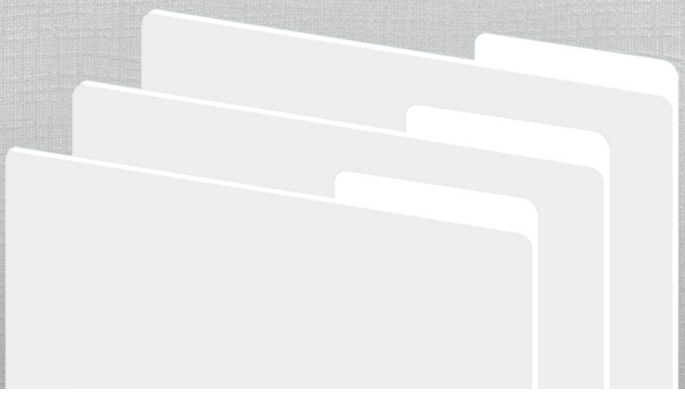

Preventing Claims While Disciplining and Terminating Employees

Insight for business owners and risk managers—provided by Gartman Insurance Agency Inc.

Disciplining and terminating employees is an unpleasant task that brings high risk exposures for employers. If you're not careful, disciplining or terminating a difficult employee could end up getting *you* in trouble. Employee lawsuits can be expensive—even catastrophic for smaller firms—to litigate. They are also time-consuming and emotionally draining, and they can create tension in your workplace.

What can you do to prevent lawsuits that result from this process? Gaining an awareness of the different types of employee claims and having objective company policies and procedures in place are key. Although you may not be able to prevent all claims, maintaining accurate documentation about all incidents related to the employee's disciplinary and termination action will bolster your case, whether the claim is handled at the company level or in court.

First Line of Defense: Objective Company Systems
Establishing a foundation of objective company systems can quell a claim before it happens. Employees are less likely to file claims if they feel they are treated consistently and fairly. This includes the following:

Well-defined Company Policies. Well-defined employee policies are the backbone to a company culture where employees are treated fairly. Policies should cover topics such as harassment, retaliation and a company's code of conduct. An outline of procedures for company actions such as performance evaluations, performance improvement plans and the disciplinary process is also essential.

Employee Handbook. Once a foundation of fair and impartial company policies is established, employers should communicate the policies to employees through an employee handbook. If written properly, the handbook could prevent a lawsuit from happening or it could be a solid piece of evidence in the case of litigation.

Necessary for organizations of all sizes, the handbook outlines your expectations of employees and what they can expect from you. Topics such as family medical leave, dress code, work schedules, compensation, harassment policy and an employment-at-will disclaimer should be included and reviewed by an attorney or human resources department. An "employment-at-will" disclaimer gives the employer the discretion to terminate an employee at any time for a just cause. When you give new employees the handbook, have them sign an agreement to confirm receipt of the handbook, and keep copies in each employee's personnel file.

The handbook should be reviewed and revised

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Checklist
Comprehensive Safety & Health Inspection

For: **Date:**

Conducted by:

This inspection checklist is designed to help facilitate a walking inspection of your area(s) of responsibility. Answer each question as it pertains to your area. Negative answers indicate a potential safety concern and must be addressed and corrected as necessary.

Safety Administration

Employee Postings	YES	NO
Is the required OSHA workplace poster displayed in a prominent location?	☐	☐
Are emergency telephone numbers posted where they can be readily found in case of emergency?	☐	☐
Where employees may be exposed to any toxic substances or harmful physical agents, has appropriate information concerning employee access to medical and exposure records and Material Safety Data Sheets been posted or otherwise made readily available to employees?	☐	☐
Are signs concerning various hazards, such as room capacities, floor loading, biohazards, exposures to x-ray, or other harmful substances posted where appropriate?	☐	☐

Recordkeeping	YES	NO
Is the company required to maintain an OSHA 300 Log?	☐	☐
Is there a log that tracks all injuries and illnesses, including “first aid only” situations?	☐	☐
Are all recordable injuries or illnesses posted on the OSHA 300 Log within six days of the incident?	☐	☐
Is there an OSHA 301 (or suitable alternative) for every entry on the OSHA 300 Log?	☐	☐
Is the OSHA 300A Annual Summary posted between February 1st and April 30th each year?	☐	☐
Are employee medical records kept confidential?	☐	☐
Are training records for employees maintained and accessible for review when required?	☐	☐
Have arrangements been made to maintain required records for the legal period of time for each specific type record? (Some records must be maintained for 40 years.)	☐	☐
Are operating permits up-to-date for such items as elevators, air pressure tanks and LPG tanks?	☐	☐
Are operating permits posted in their proper locations?	☐	☐

Safety & Health Program Management	YES	NO
Do you have an active safety and health program in operation that deals with general safety and health program elements as well as the management of hazards specific to your worksite?	☐	☐

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