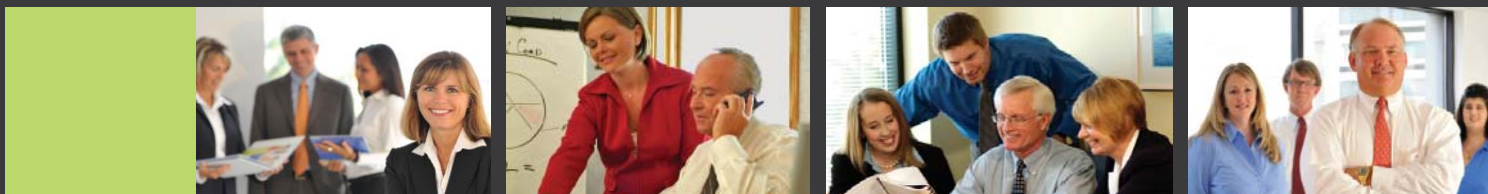




People helping people...it's what we do best

simplifying Insurance



Business Insurance + Risk Management | Employee Benefits | Financial Strategies | Global Solutions



Kapnick Insurance Group | our approach

sim · pli · fy (sim' ple fi') transitive verb - · fied', - · fy' · ing
to make simpler, less complex, etc.; make easier

At Kapnick Insurance Group we realize that insurance is ever changing and complex. That's why our core purpose for over sixty years has been to simplify the insurance process in order to continuously meet our clients' needs and interests - all while lowering their overall total cost of risk.

How do we do this? We continuously invest in cutting edge products and technology which provide our insurance professionals with an impressive range of resources. Each client's unique needs and goals are examined closely by a dedicated service team who put their combined knowledge and industry experience to work. Piece by piece, they break down the many complex facets of insurance into easy-to-understand components and present a simplified insurance program.

The result? A comprehensive insurance program you can understand - backed by a firm you can rely on.

The Kapnick Advantage

Kapnick Insurance Group employs a team approach to servicing client accounts. Each account is assigned a team of insurance professionals, led by a Client Executive, who collectively provide the following services for all clients. Whether you are insuring your employees or your business, the service standards remain the same.

Business Insurance + Risk Management | services

Annual insurance premiums are only a portion of what your company's true overall risk management costs are. By looking into more details we can help pinpoint areas of improvement that will have a positive impact on your bottom line. We specialize in helping you manage your risk in ways that go well beyond insurance-only solutions. We will tailor strategies to fit the unique needs of your business with the following services:

Exposure Identification + Risk Assessment - Your Kapnick team will partner with your internal personnel to identify your company's risks through various methods which may include: employee/management interviews, touring company facilities as well as, review and analysis of your current insurance program + claims history.

Strategic Plan Development - Based on findings above, we devise a strategy to handle your risk by exploring a spectrum of proven methods and alternative strategies to minimize or eliminate risk and reduce insurance costs.

Program Design + Implementation - The team will turn strategies into action plans; develop a tailored insurance program which we then market to appropriate insurance companies and present results and recommendations to you in a simplified, easy-to-understand format.

Risk Services - Loss control, safety programs and claims management + advocacy. We also provide clients with Kapnick Risk Services Center, a web-based risk management platform that includes a safety library and resource center, incident tracking and Certificate of Insurance tracking, plus a variety of optional components.

Program Monitoring + Adjustment - Our ongoing involvement with your account will include periodic contract, insurance program design and claims reviews, as well as pre-renewal strategy sessions.

Employee Benefits | services

Kapnick Insurance Group's benefits division was formed to combine the traditional aspects of a life and health insurance agency with the services of a third-party administrator. We take a client-focused approach to our consulting which includes expert plan design, implementation and administration of your benefit plans. Our client service teams are led by a Client Executive who retains overall responsibility for the account including coordination of the efforts of all team members. All of our team members have extensive industry experience and are able to assist employees and employers by providing an array of administrative, communications and marketing services that differentiate us from other benefit agencies.

Client Service Department - Acts as an extension to your HR department providing administrative support, legislative compliance, day-to-day communication, issue resolution, employee advocacy for claims resolution and much more.

Group Marketing Department - Conducts annual plan reviews and marketing analysis, benchmarking, custom plan analytics, recommends cost containment strategies and monitors carrier financial ratings to get you the best product at a competitive rate.

Administration Department - Performs carrier and plan eligibility for fully-insured and self-funded benefit plans, acts as a liaison for carrier eligibility issues, conducts complete FSA, HSA, HRA and Cafeteria Plan administration.

Communications Department - Creates customized materials branded with your company logo including: enrollment forms, wellness brochures, custom enrollment materials, payroll stuffers, etc. These custom materials create an enrollment campaign to communicate your benefit plan offerings to your employees more effectively.

Financial Strategies Department - Provides defined contribution plans / 401(k) + Simple IRA plans, SEP-IRA plans, Annuities, Key Person Life Insurance Plans.

Health Management Department - Designs and implements wellness campaigns, medical/Rx claims analysis, health risk assessments, ROI analysis, educational classes and health fairs for your business.

HR eSolutions - Powered by bswift - HR eSolutions is a software platform offering you a suite of services that streamline all aspects of your HR, benefits and payroll administration. This web-based, state-of-the-art technology was designed to significantly reduce administrative costs and time-consuming paperwork... making life easier for HR staff and employees alike.



Global Solutions | tools & services

Combined with the increased risks of conducting business overseas and the parallel risk and uncertainty of companies reaching from abroad to the U.S. to put down roots, the need for innovative risk management & insurance solutions and services is a must. Kapnick Insurance Group is a partner of Assurex Global, a unique corporation owned by a select group of privately owned insurance brokers strategically located on six continents, with 115 partners and 500+ offices. It is the world's largest privately held risk management, commercial insurance and employee benefits brokerage group. With the help of Assurex Global's vast network worldwide, Kapnick is uniquely positioned with the people, products and protections in place to help your business thrive...wherever you do business.

- Access to experts wherever you do business; all coordinated through Kapnick Insurance Group
- Global network of insurance brokers who have established personal and professional relationships and meet on a regular basis throughout the year
- Formalized operating standards for all international agents which are closely monitored by Assurex Global corporate staff
- Policies and Insurance Summaries provided in English, in a standardized format from all international agents
- Client access to 24/7 secure online collaboration center which includes all documentation and insurance agency contacts relating to your account
- International brokers who provide advice on regulatory environment and customs of foreign locals

Other Products and Services:

Personal Insurance

Our approach to doing business goes well beyond selling insurance. We prefer to build relationships with our clients. By getting to know you we are in a much better position to put together a package of insurance coverages - including home, auto, boat, RV, umbrella liability and more - best suited to your individual needs. We listen to you to determine what those needs are in order to develop your personal insurance plan. We offer exceptional client service, multiple coverage options, outstanding claims service and a represent a large number of leading insurance providers.

Private Client

High net worth individuals and their families, who have complex insurance needs, are the focus of our Private Client Department. Client executives and client advocates work as a team to provide specialized solutions to meet the unique needs of their clients.

Financial Strategies

Kapnick Insurance Group believes in providing an unmatched level of expert consultation and personal service for our clients. With our experience, we make navigating through the financial planning process a breeze at both the business and individual level. At the business level, Kapnick Insurance Group will identify the needs of your business, search for the right vendor and implement the right plan. Creating an attractive retirement plan will benefit your company in recruiting and retaining quality employees. For individuals, we help our clients prepare for the future with products that protect their loved ones and provide financial security. Our approach is to provide solutions for our clients to help them reach their financial goals.