

RUE
Insurance



Be covered.



Be a



Be prepared.



Be
ready.

Be ready with Rue.

Welcome to Rue Insurance.

Helping our clients protect their assets for nearly 100 years.

In business and in life, sometimes you just can't see it coming. That's why there's Rue Insurance. We've been helping our clients protect their assets and improve their profitability for nearly 100 years.

Charles E. Rue founded Rue Insurance in 1917 in Windsor, New Jersey, to help local farmers protect themselves from the devastating losses caused by fire. Under the direction of four generations of Rues, Rue Insurance has grown from a single coverage operation into a regional leader in risk and asset protection. Rue now serves the insurance needs of over 8,000 clients with multiple lines of coverage in 44 states. We have the experience and capabilities to advise businesses large or

small, new or established. All the while, Rue has maintained its commitment to personal and reliable service.

"Be Ready with Rue" is a commitment to help our clients identify

potential risks and create a strategy that both reduces these risks, and results in greater profitability.

By establishing departments that focus on four major risk areas—Business Insurance, Employee Benefits, Financial Services, and

Personal Insurance—Rue is able to offer clients a "Coordinated Asset Protection"

Team. Our CAP Teams will help your

organization implement and administer your custom Risk Reduction Plan to be ready for that event you just don't see coming.



Risk in business is often like an iceberg. Sometimes you just can't see it coming. A key employee mishap. A fire in your building. That's why Rue Insurance offers an array of services that help your business prepare for those unforeseeable times. You'll be ready with Rue.

Minimizing your risk.
Providing financial advice.
Satisfying your insurance needs.

We're ready.

Our 4-Step process ensures that you are prepared for the unexpected.

Our Risk Reduction Approach is a unique process, the purpose of which is to minimize our clients' total cost of risk and improve their profitability. This four-step process is not a singular event, but an ongoing system that decreases operating costs and fosters long-term relationships.

1. Discover

We continually take a fresh, in-depth look at your situation. Unlike many brokers, we don't just build on your existing program, we start from square one. A thorough, complete review of the company is the ideal way to discover potential risks to our clients.

4. Continue

Rue will refine the plan of action on a regular basis. Our continued involvement and interest in your business' success will display our dedication to building a long-term relationship with you as our client.

2. Design

The discovery phase uncovers the information necessary to create a custom program for your business. This program will be designed to manage the risks your business may encounter.

3. Implement

Rue executes a plan of action tailored to your business. When followed throughout the year, this plan allows for an efficient approach to meeting defined goals and deadlines relevant to your company's success.

What can **Rue** do for you?

Be Ready Compliance Services

Employee Handbook

Child Labor Laws

*OSHA
Recordkeeping Guide*

COBRA Administration

HR Compliance Audit

Hiring Manual

Legislative Updates

Fiduciary Compliance

Investment Policy

Be Ready Safety Services

Risk Survey

Safety Committees

Camera Accident Kits

Toolbox Talks

*24/7/365
Claims Reporting*

Claims Review

Disaster Planning Guide

Fleet Safety Program

Be Ready with Expertise and Knowledge.

Feeling confident that you are receiving the correct advice is critical. More than 80% of our licensed professionals have either earned or are in the process of obtaining advanced designations, the professional certifications of the insurance industry. Our expertise enables Rue to meet the insurance needs of a variety of industries. We recognize that some businesses require specialized services, and that's why we have created specific tools to help reduce the unique risks particular to the following industries:

- Construction
- Non-profit organizations
- Health care
- Real estate
- Educational institutions
- Manufacturing companies
- Technology
- Retail/Wholesale
- Transportation

B u s i n e s s I n s u r a n c e



Rue offers custom insurance programs for businesses in a number of industries and locations. Our risk reducing services help to decrease your total cost of risk and make your company more attractive to the insurance marketplace. These services result in you being placed with the best possible insurance company, and positively impact your profits. Whether it's the traditional or alternative markets, Rue has the experience and expertise to protect your assets and help you grow your business.

Employee Benefits

Offering benefits that your employees value at a price that your business can afford is a struggle faced by all organizations. Helping you meet these challenging objectives is our specialty. Our team of benefits consultants provides you with the products and services to reduce costs, increase efficiency and improve employee satisfaction.



Financial Services

Whether your needs are for you or your business, Rue has the knowledge and experience to guide you through the maze of financial products. Rue's advisory services encompass retirement plans and estate planning, as well as life, disability and long-term care insurance.



Personal Insurance

A single point of contact for all of your individual insurance needs is what sets our personal insurance service apart. Combine this with 24-hour, seven-day-a-week claims service and you will discover the true meaning of VIP service. We provide affordable insurance for your home and car as well as coverage for recreational vehicles and valuables such as jewelry, furs, silver and art.



Be Ready Employee Services

Return to Work Program

*Employee Benefit
Statements*

*Open Enrollment
Meetings*

*Employee Wellness
Campaign*

Online Access

Claims Advocacy Program

Employee Education

Be Ready Insurance Services

Client Team

Service Calendar

Certificate Audit

Contract Reviews

Audit Protection Plan

Property Value Review

Buy/Sell Programs

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