



**SIA GROUP**  
protection beyond insurance



## **SIA GROUP: CHALLENGING THE STATUS QUO**

**In today's ever-evolving business landscape, navigating challenges has become more demanding than ever.**

We empower our clients to achieve better outcomes through our innovative Risk Navigation System™ to build multi-year strategies that not only promise accountability, but also deliver tangible results.

**Insurance is a powerful and useful tool, but it's not the sole solution for all risks.**



# OUR STORY

Since our inception in **1975**, SIA Group has grown into a prominent player in the insurance landscape, emerging as one of the largest privately-owned, full-service insurance agencies in the United States.

**Operating across multiple locations in North Carolina, South Carolina, and Virginia**, our dedication to excellence has earned us recognition as an award-winning firm, solidifying our position among the Top 100 Privately Held Insurance Agencies in the nation, as noted by the Insurance Journal.

**49**

**Years**  
in Business

**20K**

**Clients**  
across all lines

**125+**

**Dedicated**  
Team Members

Our team, comprised of safety and HR consultants, offers personalized guidance, training, and resources tailored precisely to your needs. **With licensed attorneys meticulously overseeing all services, compliance is ensured, fostering peace of mind.** In an environment characterized by escalating complexity and regulatory demands, businesses and families alike seek a dependable partner to protect their assets.

## WHO WE ARE

Rooted in specialized expertise, we draw upon industry professionals who intimately understand your business intricacies.

We comprehensively address your insurance requirements while extending our assistance beyond, encompassing areas like compliance, safety, and personnel risks.

This **Total Risk Management Approach** goes beyond insurance coverage, offering organizations **Protection Beyond Insurance** and a pathway for profit enhancement.

We demonstrate our commitment to excellence through continuous training and development initiatives, enabling us to anticipate industry trends and regulatory shifts. Recognizing the diverse needs across industries, we've assembled a highly skilled team specializing in insurance and risk management solutions.

At SIA Group, we have evolved beyond conventional insurance services to become a holistic resource for all your insurance needs.

# WHAT WE DO

In our story, the **Holistic Approach to Risk** is more than a term—*it's a guiding principle ingrained in our professional ethos.*

We recognize the importance of taking a comprehensive view of each client, diving into their unique circumstances to identify and effectively manage risks. It's not just about insurance; it encompasses a thorough understanding of all aspects of a client's life. From insurance assessments to addressing non-insurance risks, **we start by seeing the complete picture.**

Although our competitors likely say they follow a similar process, they generally only address insurance and safety. We take it a step further by building teams to help our clients address many strategic areas that affect their business.

- ✓ Insurance Gap and Analysis Risk Management
- ✓ Safety Risk Management
- ✓ Emerging Risk Management
- ✓ Business Risk Management
- ✓ Compliance Risk Management
- ✓ Intellectual Property Risk Management
- ✓ People Risk Management

***Addressing and mitigating or reducing risks in each of these areas creates stronger companies!***



## Identify

risks that could prevent your company from achieving its objectives.



## Organize

and classify those identified risks to fit your risk management goals.



## Quantify

the consequences and impact of addressing or ignoring those risks.



## Prioritize

risks to form a strategy to manage them and allocate resources accordingly.

## HOW WE DO IT

### THE RISK NAVIGATION SYSTEM™

**Insurance is a powerful and useful tool, but it's not the sole solution for all risks. Risk exposure leads business owners to purchase an insurance policy, often without proper advice or a thorough assessment of their risk. Such poor procedures will leave your business exposed to unnecessary risk.**

# PROTECTION BEYOND INSURANCE

**SIA GROUP PROVIDES A  
NEW WAY TO LOOK AT  
INSURANCE WITH THE  
RISK NAVIGATION  
SYSTEM. DON'T LET  
UNIDENTIFIED RISKS  
CONTROL YOUR  
BUSINESS GOALS AND  
OBJECTIVES.**

Most Business Leaders feel like they aren't in control of their insurance and health care costs!

Here's the problem: Many business leaders have been taught to treat insurance and health care as **just a Cost of Doing Business!** They've been conditioned to think that there's nothing they can do to impact the annual cost increases or decreases they've grown accustomed to.

Today's people-centric risks weigh heavily on the minds of Business Owners, Executive Teams, Safety Directors, and HR Professionals. How they deal with these risks has a direct correlation to their organization's success.

Complexity and constant changes create a risk management burden that most companies **need help** handling.

Recently, the pendulum has shifted greatly from **occupational risk factors** to **employment and compliance risks**. We have shifted our approach to reflect these changes, as we realized we need to help our clients with **People Risk Management**, focusing on an end-to-end approach to HR, compliance, and risk management.

**The business world is changing at an incredible rate, which means we also need to change in order to provide the additional services that our clients need. SIA Group believes that we can help you take back control!**

In doing so, you'll not only have a positive impact on your insurance and health care costs, but many other areas that have a financial impact on your business as well.



## A small investment... a significant return.

It is critical to know we are not trying to sell you something.

Right now, at this moment, we don't even know if our knowledge, capabilities, and tools are relevant to your needs.

In order to make the best possible start, we ask you to invest 15 minutes of each of your team members' time to complete the attached initial survey and confidential questionnaire.

Once completed, we will work with you to complete a discovery session where we assess your performance in several critical areas and clarify your most important goals.

Using what we learn, we then create a Risk Navigation **Blueprint** which provides a three-year strategic plan with the actions and timelines required to achieve your goals. We will also present our toolboxes in a manner that is relevant to your needs and goals.

## At this point, you may or may not choose to hire us.

No matter what you decide, **the Blueprint is yours to keep**: you can choose to throw it out, implement it yourself, or give it to your broker to serve as a guide for improvement.

**No matter what your choice is, we guarantee the time we spend together will be very valuable.**

## Blueprint:

A unique process that elevates the value created by every dollar spent on your insurance.

We believe your company's success is maximized when employees receive the appropriate resources and recognition. That is why it is critical for us to begin every relationship by acquiring a deep understanding of your unique nature and needs. Only then are we able to identify the best possible solutions to help you protect and continuously elevate the relationship between your company, your employees, and your clients.

## Engagement in our process enables you to elevate:

- ✓ The respect and trust employees feel for your company
- ✓ Employee engagement and productivity
- ✓ A Profit Improvement Plan that addresses Insurance Risks, People Risks and Compliance Risks.

**We believe there is always something we can do to make a difference. We never give up. We are always looking for a better solution."**

## OUR OBJECTIVE

Our goal is to employ our proprietary financial levers to assist our clients in achieving stronger returns on their largest investments. We pride ourselves on our unique approach that differs from the traditional insurance agent. Each question we ask serves a purpose, as we aim to provide tailored and effective financial solutions.

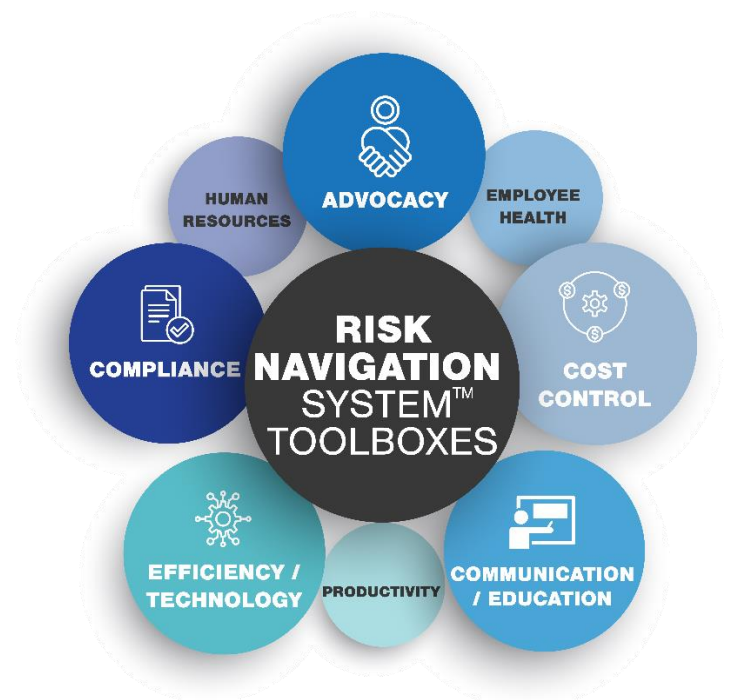
## RISK NAVIGATION SYSTEM™ TOOLBOXES

These toolboxes contain the tools we use to benchmark your program against the top performing counterparts in your industry segment. The objective is to identify the most relevant tools that can be leveraged to enhance and optimize your program.

### Property & Casualty



### Employee Benefits



## PHASE ONE DISCOVERY

**1. EXECUTIVE BRIEFING**

+

**2. DISCOVERY**

+

**3. ASSESSMENT**

=

**4. RISK NAVIGATION PLAN  
& TOOLBOXES**

At this point, you can hire us or not. Keep the Risk Navigation Plan as your Profit Improvement Roadmap.

## PHASE TWO EXECUTION

**BREAKTHROUGH  
PLANNING SESSION**

**ELEVATED  
BUSINESS  
PROSPERITY**

**ONGOING  
IMPLEMENTATION**

**CONTINUOUS  
PROGRESS REVIEW**

## PHASE ONE

**YOUR  
TIME**

**EXECUTIVE  
BRIEFING**

**15**  
MINS

**DISCOVERY**

**60**  
MINS

**ASSESSMENT**

**0**  
MINS

**RISK  
NAVIGATION  
PLAN &  
TOOLBOXES**

**90**  
MINS

## PHASE TWO

**BREAKTHROUGH  
PLANNING  
SESSION**

**YOUR  
TIME IS  
OPTIMIZED  
AS NEEDED.**

**CONTINUOUS  
PROGRESS  
REVIEW**

**YOUR  
TIME IS  
OPTIMIZED  
AS NEEDED.**

# RISK NAVIGATION ASSESSMENT REPORT



Prepared for:  
Sample Company

March 13, 2024

## Executive Summary

This report provides an overview of the comprehensive insurance and risk management assessment conducted for SAMPLE COMPANY. The primary objective of this assessment was to evaluate the company's existing exposures, insurance coverage, and risk management practices to identify potential vulnerabilities and recommend strategies to enhance resilience and mitigate risks.

## Recommendations

Based on your assessment, we recommend the following:

- ✓ Implementation of specific risk mitigation strategies tailored to address identified vulnerabilities.
- ✓ Enhancement of insurance coverage by considering additional policies or adjustments to existing ones.
- ✓ Integration of improved risk management protocols into existing business processes and operations.

## Analysis & Key Findings

Thank you for completing our assessment and allowing us the opportunity to get to know your company. Leveraging the insights provided in this report helps you proactively mitigate the risks your company faces and strategically manage your insurance program, while embracing opportunities to improve future performance.



There are potential insurance gaps and opportunities for coverage improvement. Risk management practices related to risk transfer and COI management can be strengthened.

A self-inspection plan will enhance your safety program and foster communication with employees.

Review other HR management areas and conduct an audit to improve workplace initiatives and compliance.





# PEOPLE RISK & WORKPLACE SAFETY

The success of every business is dependent on the quality of their team. The ability to attract, develop, engage, and retain a talented workforce is critical to compete and grow effectively. Several factors have increased the competition for talent and labor across all sectors. The labor shortage is not only causing delays in product and supply delivery — it's also increasing the workload for current employees, resulting in burnout and higher risk of injuries. Workplace injuries and illnesses have a major impact on an employer's bottom line. In general, workers' compensation only covers about 27% of the costs of an injury or illness. It's critical to emphasize the importance of your safety and health program and educate employees on how to work safely. Failure to manage talent, plan for leadership succession, and maintain a safe work environment puts achievement of the company's strategic objectives at risk.



Posting your mission statement on website and job postings to showcase the company's values is the first step in boosting your employer brand. We suggest also including your EEO statement on your website and current job postings to let candidates know that you're dedicated to fair hiring practices and take workplace discrimination seriously. Without consistent (documented) safety inspections, your ability to verify safe behaviors and gain actionable insights for program improvement is jeopardized. Routine inspections also help to facilitate safety conversations and demonstrate your commitment to a safer workplace.

## Next Steps

- Establish a formal and robust process for conducting safety inspections. Since there is not a one-size-fits-all approach for safety inspections, work with your advisor to gain access to resources to help you develop a plan to tackle this element of your safety management system.
- Tracking metrics and access to vital data is the first step to improving your workplace programs, and you've already begun. Review current data and include insights from safety inspections to ensure that all hazards are addressed. Adopt key technologies and lean on resources provided by your advisor to maximize efficiency and streamline processes.



# COMPLIANCE RISK

Ensuring compliance with continuously evolving legal and regulatory obligations is essential to business operations. Noncompliance could result in financial penalties and costs, impact business performance, and damage the company's reputation. While compliance is a major concern for all employers, it can be particularly challenging for those that lack resources. Every company should have a clear procedure for staying up to date with these matters and keeping the company informed. It's critical for businesses to understand compliance and the unique set of challenges it can present to their organizations.



Compliance is not guaranteed with PEOs, and employers are still responsible for ensuring legal compliance. Your company needs a designated resource for HR guidance and managing compliance outside of the PEO. It's important to make certain there are no gaps in coverage or conflicts between benefits, workers comp policies, plan documents, and your employee handbook. Regular reviews and adaptations to your compliance program will help maintain its effectiveness. \*

## Next Steps

- We recommend a full audit of your employment practices, specifically protected leave and FMLA, ADA, and workers compensation policies and procedures. Ensure your processes and documents are cohesive and in total alignment to avoid confusion or legal challenges. You'll need insurance and HR expertise to help guide you.
- Ensure you have the resources and expertise to help you stay updated on regulations and revise internal policies and procedures accordingly. Monitor operations and processes to identify any non-compliance issues early and address them promptly.

*\*Our assessment of your compliance risks was limited to the information provided. Please note the following areas were not fully reviewed: Wage & hour, policies/handbook, FMLA and other leave, benefits & retirement plans, recordkeeping & documentation, data security & privacy.*

# Business Goals & Values

## MISSION STATEMENT

To provide products and services to improve our clients' financial health by implementing our proprietary Risk Navigation System, reducing each business' Total cost of Risk (TCOR).

To dedicate an unwavering focus on our clients' specific needs, earning a status of trusted advisor for mutual success.

## CORE VALUES

- **Clients come first.** Through every interaction, we remain committed to better serving our clients' needs and understand this is the reason we are in business.
- **Integrity matters.** Ethics will remain a necessary characteristic of each employee and every action they commit to.
- **Talent wins the game.** Develop and support other professionals to not just work as a team, but as a WINNING team.
- **Foster Collaboration.** Innovation is achieved through partnerships.
- **Commitment.** Make an enduring difference.

## COMPANY VISION

SIA Group will continue to grow and succeed through our employees' personal improvement and professional development by increasing industry specific knowledge with abilities to implement the Risk Navigation System.

SIA Group will provide additional services and products that meet our clients' needs and differentiate us from our competitors.

SIA Group will provide expertise that will serve our client relationships and act as consultants and a partner of choice for each individual and business we serve.

CONNECT WITH US

## SIA GROUP

Your Insurance & Risk Management Partner



(800) 682-7741



<http://www.siagroup.com/contact-us/>



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