

Completely customizable. Adjust to fit
your Prospect's need.

Branded to your Brokerage

SERVICES & CAPABILITIES OVERVIEW

Better Brokers - Canada

ABC Company

01/01/2019

BETTER
BROKERS, INC.

The logo for Better Brokers, Inc. features the company name in a bold, blue, sans-serif font. A stylized orange swoosh underline is positioned beneath the text, starting under 'BETTER' and extending past 'BROKERS, INC.'.

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Spectrum of Services

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Total Cost of Risk

Select the pain points that matter the most.

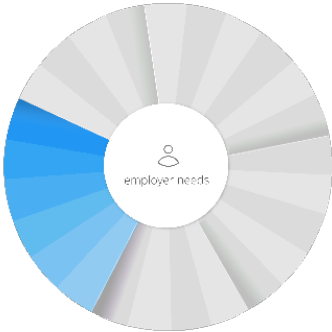
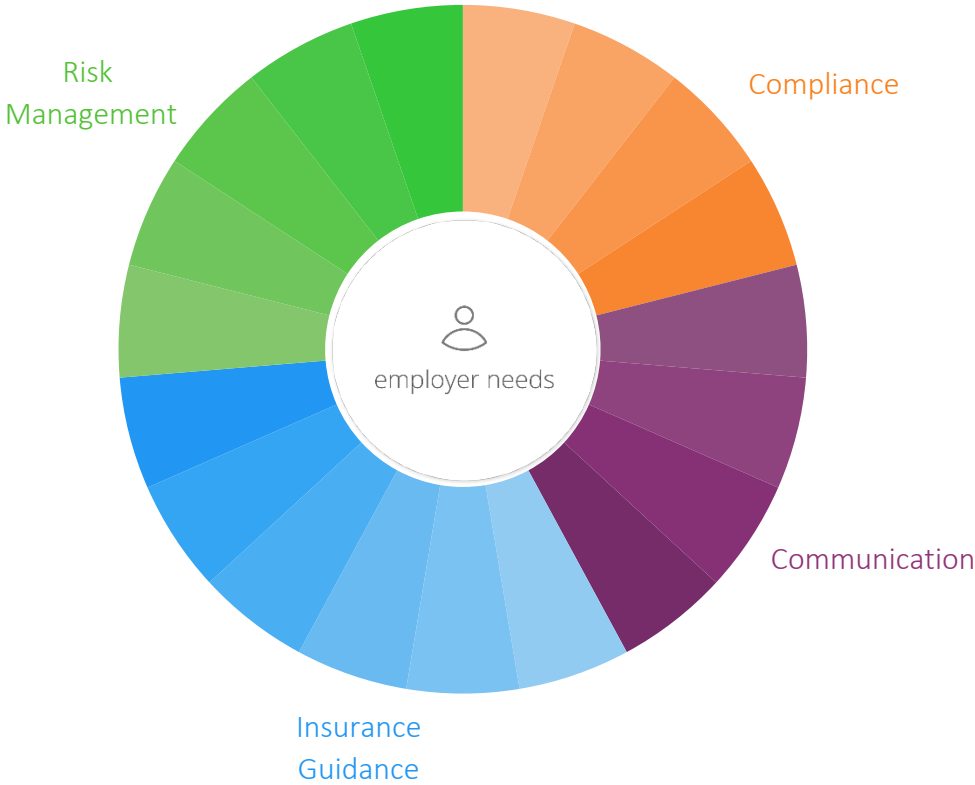
EXCEEDING EXPECTATIONS:

Property & Casualty Solutions

Visual representation of their potential challenges and **solutions you can bring!**

...a full spectrum of solutions for you and your company. We know you're asked to take on more than ever before. Expect more from a broker—expect our full spectrum of solutions.

- Regulatory Compliance
- WHMIS/GHS Compliance
- OH&S Compliance
- Transportation Compliance
- Employee Safety Manual
- Workplace Posters
- HR Trends and Strategies
- Employee Newsletters & Videos
- Quote Plans
- Claims & Billing Assistance
- Negotiate Renewal
- Plan Comparison
- Coverage & Policy Expertise
- Application Submission
- Cyber Exposure
- Safety Manuals
- Workplace Policies
- Risk Summaries
- Industry-specific Safety Training



Typical Services from Brokers

Break away from the mould of the traditional broker. The average broker meets your basic needs when it comes to claims, plans and renewal negotiation. What about new exposures like cyber attacks? New legislation?



Fines for workplace health and safety incidents or employment standards violations can cripple any business.

No need to worry—you can rest easy with our regular compliance newsletters, articles, action plans and support to keep you up to date on the latest legal developments.

Each year, hundreds of Canadian businesses close their doors following an interruption of their services.

Let us create a business continuity plan for your organization to help ensure your business stays profitable no matter what obstacles it may face.



Each year, absenteeism costs the Canadian economy more than \$16 billion.

High employee absenteeism can harm your organization. Let us help you engage and educate your employees on health, wellness and safety with customizable plans and resources, and numerous safety and awareness materials.

We're your trusted source.

Get all these services, plus the guidance to navigate the complexities of insurance, from a partner you can trust.



Better Brokers - Canada
416-555-7698
shona.boyd.bbca@zywave.com
www.better-brokers-canada.com

REGULATORY COMPLIANCE SERVICES OVERVIEW



ARE YOU UP TO DATE ON NEWS REGARDING REGULATORY CHANGES?

- Workplace regulations are constantly in flux, making it difficult to know how to remain compliant. Better Brokers - Canada provides easy-to-understand summaries of new or changing legislation, reducing the compliance burden and allowing you to focus on your business.

ARE YOU PREPARED FOR WORKPLACE INSPECTIONS?

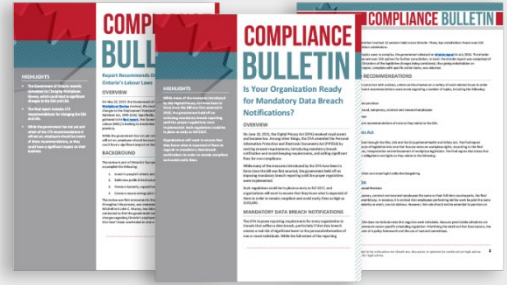
- An unexpected workplace inspection can result in thousands of dollars in fines and a tarnished reputation. Our checklists and inspection tools will help you address potential issues before an inspector makes an unannounced visit to your business.

ARE YOUR EMPLOYEES AWARE OF THEIR WORKPLACE COMPLIANCE RESPONSIBILITIES?

- While your business may take every step necessary to comply with regulatory requirements, all the work means nothing if your employees aren't aware of what it's expected of them. Using our training resources and guides, you can ensure that your employees understand their role in regulatory compliance.

COMPLIANCE NEWS AND UPDATES

Workplace regulations can change at a moment's notice, and you'll want to stay informed if you are to avoid costly fines and penalties. Using our Compliance Bulletins and News Briefs, you can remain well-informed on the most important regulatory updates.



COMPLIANCE GUIDES

Organizations in Canada must comply with a variety of regulations depending on how they conduct their business. These regulations can be complex and difficult to understand. Our toolkits provide guidance related to the most impactful legislation, giving organizations real-world strategies to comply with things like WHMIS 2015, the payment card industry's Data Security Standards and Canada's Anti-spam Legislation.



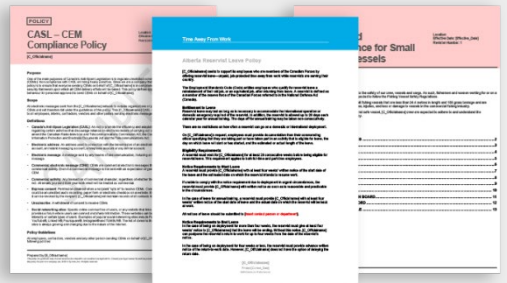
KNOW THE LAW

Organizations that fail to comply with federal and provincial laws face serious fines and penalties. Thankfully, using our Know the Law documents, companies can ensure they comply with the legislation that most affects their business.



EMPLOYEE COMMUNICATIONS

Once your organization takes the appropriate regulatory steps, you'll want to educate employees and set clear expectations. Use the training materials in our guides and our customizable policies to inform your employees on the importance of compliance.



BUSINESS CONTINUITY SERVICES OVERVIEW



DOES YOUR BUSINESS HAVE A PLAN IN PLACE TO RECOVER FROM A DISASTER?

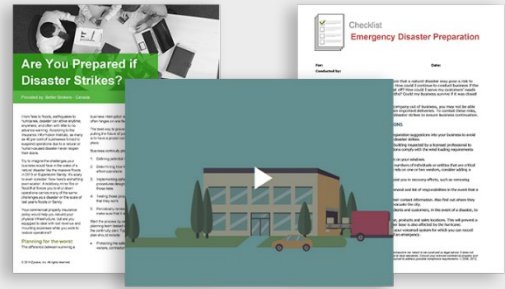
- Business continuity management can be the difference between successfully recovering from a disaster and going out of business. Using our professionally written and designed resources, you will discover the importance of business continuity planning.

ARE YOU LOOKING TO IMPROVE YOUR SECURITY AND DISASTER RESPONSE?

- To combat all of the risks associated with a natural or man-made disaster, businesses must take the necessary precautions before catastrophe strikes. That's where a good business continuity plan comes in. Using our internal checklists and employee education materials, you can rest assured that everyone is on the same page in the event of a disaster.
- **Do your employees know how to stay safe in an emergency situation?** Employee training is crucial to ensuring a speedy evacuation and minimizing injuries and damage in the event of a disaster. Using our resources, you will be able to train your employees effectively on business continuity procedures.

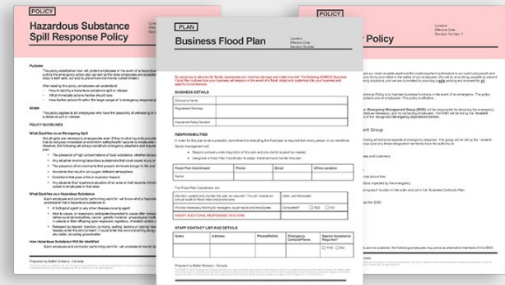
MARKETING MATERIALS

Business continuity is an involved process and can be difficult to fully grasp. When it comes to simplifying the concept of disaster planning, Better Brokers - Canada has you covered. Using our informational videos and articles, you'll gain a new understanding of the importance of business continuity, allowing you to implement an effective plan.



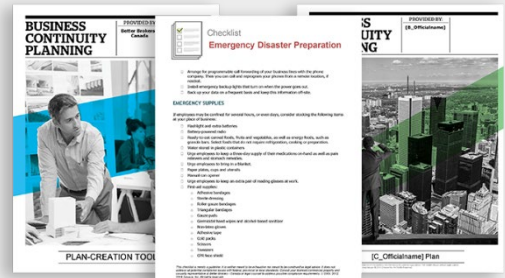
FORMS AND POLICIES

The perfect business continuity plan means nothing if it isn't properly communicated. Using our various forms and policies, you can rest assured that your employees and key stakeholders know what to do in the event of an emergency.



TOOLKIT AND SAMPLE PLANS

Using our toolkit and sample plans, you can implement your own business continuity initiatives from scratch. This means that you won't have to rely on expensive third-party vendors.



SAFETY SOLUTIONS SERVICES OVERVIEW



DID YOU KNOW THAT YOU CAN SEE A MASSIVE RETURN ON INVESTMENT FOR EVERY DOLLAR YOU INVEST IN WORKPLACE SAFETY AND HEALTH?

- Taking the time to protect your employees will ensure that your business stays productive and avoids injury, illness and liability claims. Our clients have access to hundreds of employee safety materials, including newsletters, flyers, bulletins and comprehensive safety manuals, that can help promote a safety-minded workplace.

ARE YOUR EMPLOYEES ENGAGED IN WORKPLACE SAFETY?

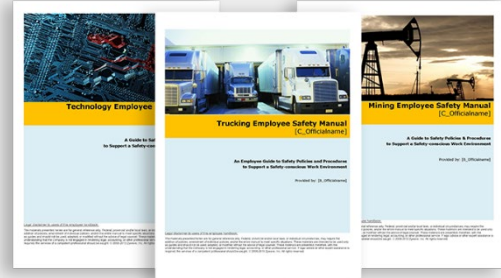
- Safety isn't just a concern for a single employee or manager—it's everyone's responsibility. Our industry-specific risk management tools can highlight the financial benefits of workplace safety and help establish collaborative safety programs.

HOW DOES YOUR BROKER HELP YOU REINFORCE SAFETY THROUGHOUT THE YEAR?

- At Better Brokers - Canada, we're dedicated to the ongoing support of your business needs. We'll provide you with access to our ever-expanding library of safety resources, making it easy to provide extra safety training whenever it's needed.

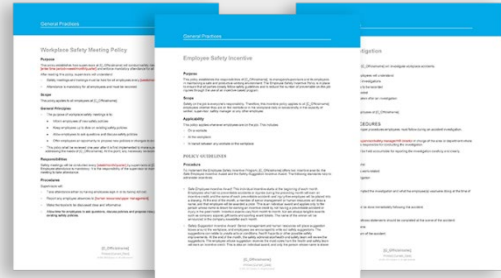
EMPLOYEE SAFETY MANUALS

Access customizable safety manuals, which feature general safety policies and procedures to support your safety programs. Choose from a general template or any of our industry-specific versions.



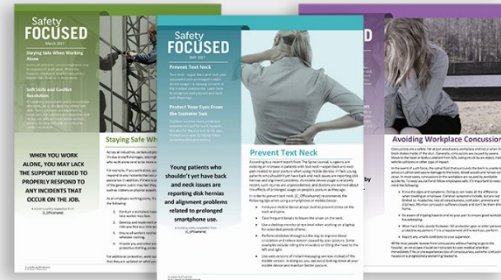
SAFETY POLICIES

Develop comprehensive safety policies with these templates, which include a variety of relevant materials on topics like recordkeeping and compliance.



EMPLOYEE-FACING RESOURCES

Forward health and safety tips directly to your employees with these industry-specific and easy-to-read newsletters, articles and flyers.



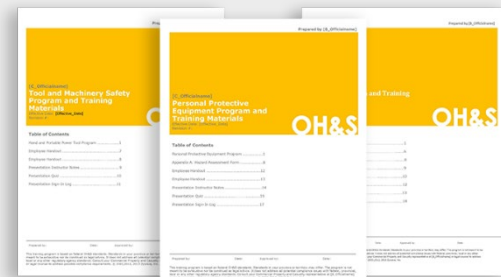
TOOLBOX TALKS

Help encourage safety discussions between managers, supervisors and employees with toolbox talks. These talks focus on a number of industry-specific safety issues, and can be used to support your own workplace safety programs.

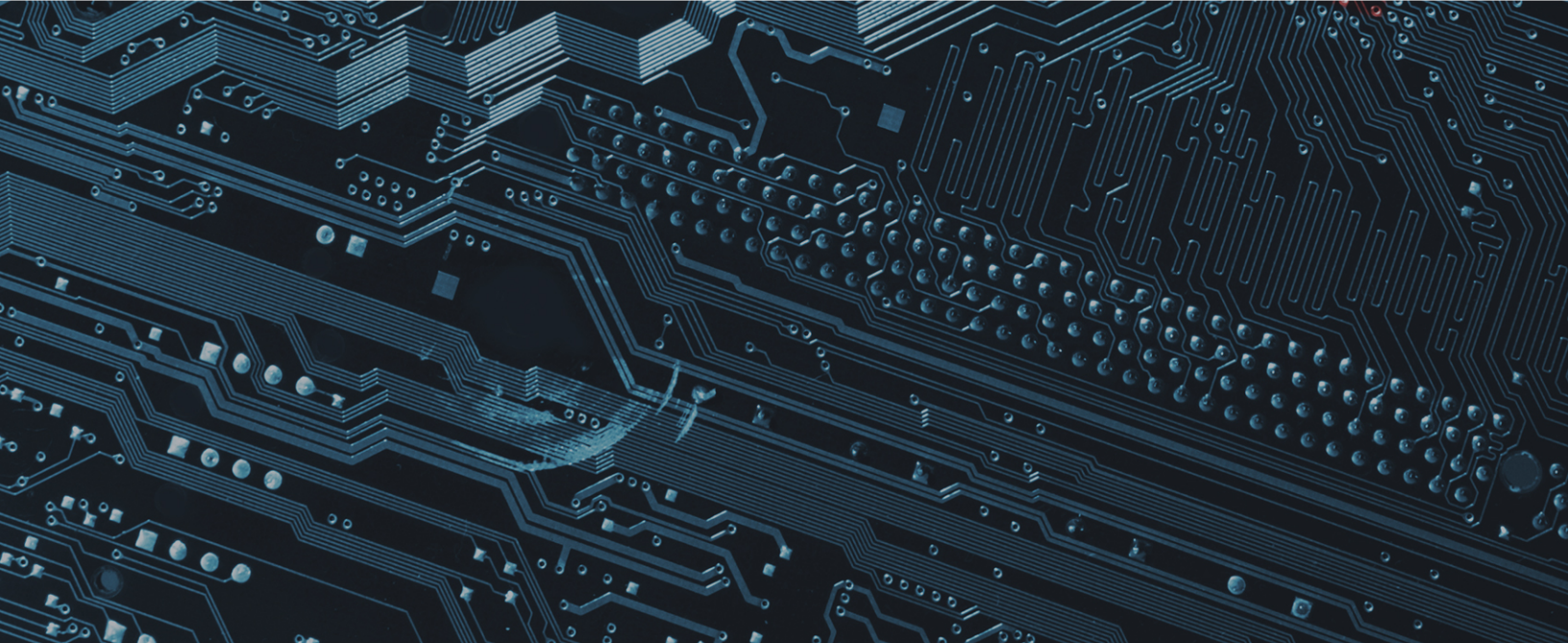


OCCUPATIONAL HEALTH AND SAFETY (OHS) TRAINING PROGRAMS

Use these programs to ensure that your employees are trained and ready to adhere to OHS safety requirements. These customizable training packets include a presentation, instructor's notes, employee handouts and quizzes, and meeting sign-in log.



CYBER LIABILITY SERVICES OVERVIEW



ARE YOU UP TO DATE ON THE LATEST CYBER ATTACKS AND OTHER INDUSTRY NEWS?

- To protect their bottom lines, businesses must stay up to date on the evolving threats to their IT infrastructure and data. While the constant stream of information on cyber risks can be overwhelming, Better Brokers - Canada is here for you.

DO YOU KNOW ALL OF THE CYBER EXPOSURES YOUR BUSINESS FACES?

- Organizations, both large and small, need to be proactive in order to protect against growing cyber threats. Resources like our Cyber Risk Exposure Scorecard and Cyber Liability Toolkit ensure that, regardless of how you conduct your business, you are doing the due diligence necessary to prepare for your organization's unique cyber exposures.

DO YOUR EMPLOYEES HAVE ALL THE TRAINING THEY NEED?

- Properly training your employees is one of the easiest ways to prevent a cyber breach from affecting your business. However, because cyber security is a complex topic, thoroughly training all of your employees is not always easy. Simplify the process by using our comprehensive employee training materials.

CYBER LIABILITY TOOLKIT

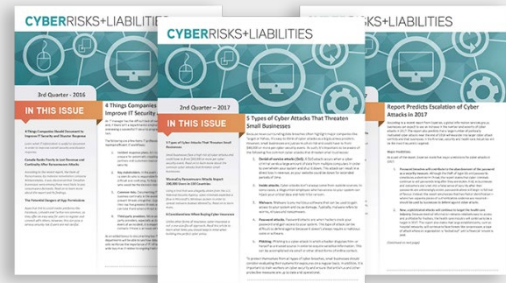
Understanding the full scope of your cyber liability is a challenge—one that requires knowledge of various types of breaches, common risks, exposure identification strategies and mitigation techniques. Using our Cyber Liability Toolkit, you'll find in-depth information on all of the above, allowing you to better protect your business, information and customers from cyber threats.

common cyber-related topics like password threats, website security and log control procedures.



CYBER NEWSLETTERS

Written for employers, our quarterly Cyber Risks & Liabilities newsletter features information about new technology risks and tips on how to stay cyber safe. This resource is especially useful for IT and risk management professionals, as it features two full-length articles that highlight important current events and valuable cyber-safety advice.



CYBER RISK EXPOSURE SCORECARD

When data breaches and hacks occur, they can result in devastating damage, such as business disruptions, revenue loss and legal fees. No organization is immune to the impact of cyber crime, and cyber liability insurance is a crucial part of risk management. Using this Cyber Risk Exposure Scorecard, organizations can assess their level of risk and better determine the level of coverage they need.



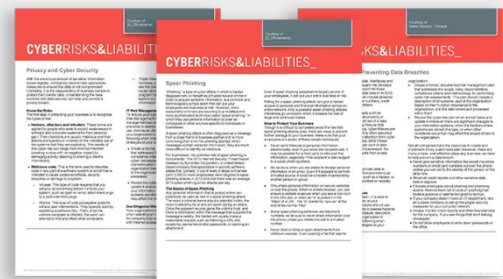
EMPLOYEE TRAINING MATERIALS

The first line of defence against cyber threats is a well-trained workforce. Use our Employee Cyber Training Manuals to educate your workforce regarding common threats and mitigation techniques. These guides cover a range of topics, including communications, devices and best practices.



CYBER RISKS AND LIABILITIES SERIES

It seems as if new information regarding cyber risks emerge every day. From a business standpoint, this can make it difficult to stay informed on the most important and dangerous exposures. Our Cyber Risks and Liabilities series is designed to hone in on specific risks, providing a detailed look at how organizations can approach



DIGITAL PRIVACY ACT GUIDE

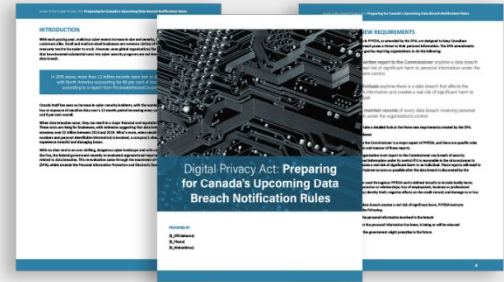
Following a data breach, the Digital Privacy Act (DPA), which amends the Personal Information Protection and Electronic Documents Act (PIPEDA), requires organizations to take a number of specific compliance steps. These complex rules affect nearly every business in Canada. Don't be left in the dark. Use this guide to help you understand the data breach notification and reporting requirements expected of you.

CYBER INCIDENT RESPONSE PLAN TOOLKIT

Cyber incident response plans allow organizations to notify impacted customers quickly, limiting financial and reputational damages caused by data breaches. This guide provides you with an overview of response plans, helping you create and implement one of your own.

A GUIDE TO IDENTIFYING AND PREVENTING PHISHING ATTACKS

Phishing scams are a common strategy for hackers—one that requires minimal technical know-how and can be deployed via email. This guide provides an overview on the dangers and characteristics of phishing, which can help you identify and delete dangerous messages before it's too late.



TOTAL COST OF RISK SERVICES OVERVIEW



DO YOU UNDERSTAND ALL OF THE RISKS YOUR BUSINESS FACES?

- The only way to discover the risks your business faces day in and day out is to examine your total cost of risk (TCOR). Using our TCOR resources, your business will be more productive and profitable.

DOES YOUR BUSINESS RELY EXCLUSIVELY ON A RISK MANAGEMENT PROGRAM?

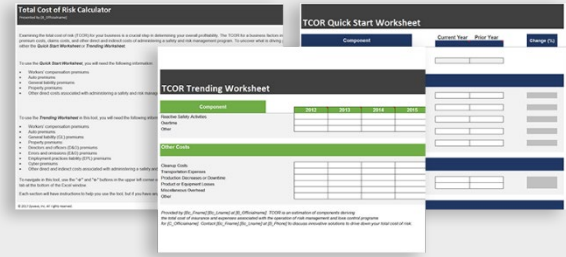
- While a risk management program is critical in helping a business prevent costly issues, it rarely takes into account every potential risk. That's where a TCOR analysis comes in. When business owners accurately measure TCOR, they often possess the motivation to invest in risk management efforts, which can provide a significant rate of return.

HAVE YOU EVER COMPLETED A TCOR ANALYSIS TO HELP YOUR BUSINESS SAVE BIG?

- Our simplified worksheets allow you to compare the TCOR for the current and prior year, or chart the TCOR over a five-year period. Completing these worksheets allows your company to identify critical risks and create an informed plan to mitigate them.

TCOR CALCULATOR

Examining the TCOR for your business is a crucial step in determining your overall profitability. The TCOR for a business factors in all insurance premium costs, claims costs, and other direct and indirect costs of administering a safety and risk management program. To uncover what is driving your TCOR, use either our Quick Start or Trending Worksheet.



TCOR VIDEO

Our TCOR video introduces the concept of total cost of risk and outlines why businesses need to use it to address all their potential risks. In addition, this video provides an overview of the TCOR tools available to you and how they can help bolster your company's risk management efforts.



RISK INSIGHTS

Gain a deeper understanding of TCOR using this Risk Insights document. This resource describes the importance of knowing your TCOR and ways this knowledge could increase profitability.

