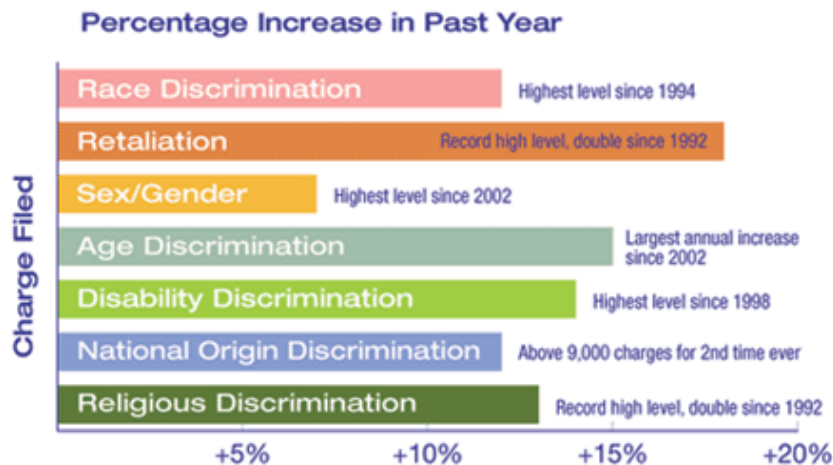


*Providing sound insurance  
advice and products since 1937.*



## Especially today, your business cannot afford to be without our Employer Protection Program<sup>SM</sup>



The poor economy may be one reason why charges of every type of discrimination have increased in the past year. Employment attorneys and HR specialists have observed that when the economy slows, the number of terminations increase, leading to more claims being filed.

In addition, government regulations are growing more and more complex, and providing health benefits is becoming increasingly difficult and expensive.

Who is looking out for your best interests as a business owner?

### Affiliated Insurance Managers has the solution.

AIM is offering an Employer Protection Program<sup>SM</sup> (EPP) that helps protect business owners from employment-related liability. The program also features a 'pay-as-you-go' option for worker's compensation. It is made available through Selective HR Solutions, a subsidiary of Selective Insurance Group, Inc.

No matter the size of your business, this is one protection you can no longer afford to be without. With the Employer Protection Program<sup>SM</sup> (EPP), your business receives complete human resource outsourcing services from a

Fortune 500 company that is always in your corner on all legal changes and compliance issues.

Your new HR department will help defend your business against employment-related lawsuits with human resources compliance assistance, dispute resolution programs and Employment Practices Liability Insurance (EPLI). You receive EPLI coverage with a \$25 million shared master policy aggregate limit / \$1 million client limit.

With its defined dispute resolution process, the Employer Protection Program assists in resolving worksite employee grievances by conducting investigations and providing guidance on best practices.

An employee handbook is created and your business is given access to all the benefits to help protect and secure your best assets - your employees:

- Dental Plan
- 401(k) Retirement Savings Plan
- Federal Consolidated Omnibus Budget Reconciliation Act (COBRA) administration
- Section 125 Cafeteria Plan
- Vision Plan
- Selective HR benefit plan enrollment, administration & renewal

Your business also receives the added benefit of being permitted to pay workers' compensation and other Selective Insurance policies through payroll.

The Employer Protection Program<sup>SM</sup> (EPP) provides assistance related to compliance and employee relations issues, including Wage and Hour, tax and FMLA administration, as well as sexual harassment awareness training and an Employee Assistance Program.

You now can make decisions with greater confidence when you consult with our professional human resources specialists.

For more information about AIM's Employer Protection Program<sup>SM</sup>, contact your agent at 401-352-3000.