The following is a list of areas where a Producer can find quantifiable items in risk with a small business or personal lines client:

* Value of home lost in fire or theft. Home video – Speed of recovery and payment. Remembering all items and receiving a check in the right amount. People will usually state they wouldn’t remember 30%+ of the items in their home or business if they had to do it by memory
* Risk Consultant to do training and review of auto policy
	+ 2 auto claims reflecting $500 in deductibles and about $5,000 of time (management time, chasing vehicle repairs, phone calls, down time of vehicle that could potentially cost $10s of thousands of dollars in lost sales potential
* TOSS (5% to 10% of your premiums) – $50,000 premium – $2,500
* Health and wellness of employees – Productivity loss. Health of individuals and potential life loss. Absenteeism, presenteeism. Injuries as well as back to work
* Sexual Harassment Training – No training (90% of women say they have been harassed in Canadian workforce). Said that you believe you would be normal in that your people have not been trained. Could cost a year’s salary – $40,000 average
* Work Comp – 1.35 could be under 1. This is costing tens of thousands of dollars a year. Can get that down over a three year period. Band of pricing…
* Reasonable suspicion for drug and alcohol. Law suite time and productivity
* Other employment practices potential claims – Same as above