

LYONS COMPANIES

Founded in 1984, the Lyons Companies are recognized as Delaware's largest regional broker and selected as an Assurex Global Partner. As one of the Mid-Atlantic region's leading providers of innovative risk management and insurance solutions, the Lyons Companies offer individuals and companies comprehensive access to global insurance solutions and the customized, personal service of an independently owned, local firm.

The Lyons Companies Assurex Global Partners

With more than 20,000 professionals serving at 130 independently owned insurance brokers on six continents, Assurex Global generates annual premiums in excess of \$19 billion. Only one independent broker per market is invited to become an Assurex Global Partner—selected on the basis of market position, integrity, growth potential, quality and breadth of services. This global network of respected partners is a supportive web of insurance knowledge, advice and assistance.

LYONS
COMPANIES

www.lyonsinsurance.com



LYONS
Benefits Consulting
One of the Lyons Companies

Innovative Insurance Solutions

WILMINGTON

RADNOR

REHOBOTH



Benefiting your Business

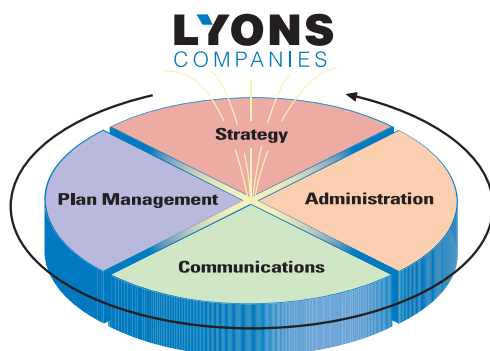
The rapidly rising costs of employee benefits are a concern to every business. At Lyons, our Employee Benefits Consulting experts not only share your concern for monitoring and controlling costs, we believe that benefits are more than a cost center.

Our innovative approach to planning, structuring and implementing your benefits program can help you meet your business objectives.

The added value of Lyons Employee Benefits Consulting

Strategy

We begin by asking the most basic questions: Do your employee benefits meet your business objectives? Are they helping you attract and retain your most valued employees? Are they competitive within your industry without being overly generous? Our experts make sure we understand your industry's market position and prospects as well as your business's current position and future plans. Armed with knowledge, we'll work with you to develop a comprehensive multi-year strategy aligned with your objectives.



Plan Management

We execute your strategy through plan management services that optimize the value of every dollar you spend. Services include:

- * Plan design analysis
- * Financial and renewal analysis
- * Funding arrangements
- * Market analysis
- * Vendor management
- * Vendor procurement

Communications

Do your employees really appreciate and understand the value of their benefits? They do when Lyons provides the education. We conduct employee meetings, review all written communications and coordinate delivery of materials. We make sure every written or spoken word reflects your business-building strategy.

Administration

We have found that almost every company has opportunities to improve the efficiency of open enrollment and ongoing benefits administration. Lyons Employee Benefits Consulting will compare your current practices to best practices, evaluate your vendors, let you know about new technology and identify outsourcing opportunities—not just once, but on a regular basis.



Compliance Check™

Employers must respond to so many federal regulations, it's far too easy for one to slip through the cracks. That's why Lyons offers Compliance Check,™ a rigorous review of your company's risk management procedures and compliance policies that includes Fair Labor Standards Act (FLSA), Family Medical Leave Act (FMLA), Occupational Safety and Health Administration (OSHA), Americans with Disabilities Act (ADA), Title VII of the Equal Employment Opportunity Commission (EEOC), Completion of I-9 Forms, Record Retention, COBRA, HIPAA Special Enrollment and Employee Manuals.

We turn your current practices into best practices—every day.

About the Lyons Companies

Lyons Employee Benefits Consulting is one of the Lyons Companies, and one of the Mid-Atlantic region's leading providers of innovative risk management and insurance solutions.

In addition to Lyons Employee Benefits Consulting, the companies include Lyons Commercial Insurance, Lyons Odell, which focuses on real estate development, temporary staffing and alternative risk solutions, and Lyons Executive Personal Insurance.

