

Law firms and Hodges & Associates make a great partnership! America's commercial insurance and employee benefits industry is changing at a breathtaking pace. Carriers continue to merge; personnel move and new programs develop better pricing and service models and pricing is always on the move depending on the market or line of coverage. Some would say the more the industry changes, the more it stays the same. However, missing any of these changes or improved contract provisions can mean the difference between successfully paid claim and costly failure. Law firms are not immune to any of this change or the exposures. In fact, law firms may be held to even higher standards than many businesses.

Litigation is far more pointed and sophisticated than ever before and generally from the plaintiff's perspective. Benefit plans continue to create budget issues for all employers as healthcare costs continue to rise. In addition, all plans must comply with ever-increasing federal and state regulations. As a result, an employer's role in managing these diverse programs is taking on a whole new meaning.

Our goal is to build trust in our client relationships by meeting our commitments. We strive each day to build integrity by providing more than what our clients expect.

—Stan Hodges

In this dynamic environment, Hodges & Associates, Inc. has unparalleled resources to help your organization achieve optimal performance – whether you want to manage your existing programs or redesign them. We are there to help you in every step of the process, for all types of insurance placements, risk transfer services and other risk management techniques and creative ways to save our clients money to the bottom-line. With the pace of change and competitive climate, it's easy to

understand why more and more companies are searching for consultants and brokers who are dedicated to meeting their unique organizational needs. There is simply too much at stake to settle for anything less.

Personalized service and attention to detail are the cornerstones of our firm. H&A brings you professionals who understand the special challenges you face, and who have the experience necessary to help you find solutions. As your broker and partner, you will receive the level of attention and service that you need, and deserve, to provide your firm the best program for your bottom-line dollar. Our clients note our aggressive approach to insurance markets and our creative thought in plan design alternatives. Turning over the same stones of bidding coverage, is not enough.

Our insurance professionals provide innovative solutions and market leverage. And, you can count on Hodges & Associates, Inc. to bring you information that helps you manage your programs on a continual basis, including trends, surveys, actual case studies and legal and regulatory updates – resources most brokers simply do not want to offer.



Risk Management

Expertise and Services

By nature, IP legal minds and backgrounds demand great detail and documentation-not unexpected by H&A's experienced team. IP & other specialty law firms of all sizes demand a high degree of expertise due to the unique nature of their practices. H&A embraces the demands from a diverse legal market without hesitation. Research, homework, customization of plans, education and ongoing resource and support of the firm and its administrators enhances a successful program and long term relationship.

We don't see Hodges & Associates as just a "vendor." The professionals at H&A act as our strategic partners in helping us find ways to serve our employees and clients in today's demanding business world. Hodges & Associates' professionals are not satisfied with providing an answer; they look and provide a solution that fits our business model.

*—Jack Huddleston,
Director of Operations,
Thomas|Kayden,
Atlanta, GA.
A valued client for
over ten years.*

Risk Management Services

- Comprehensive Policy Provision Review
 - Detailed Contract Analysis
- Full Risk Management Appraisal
 - Review of policies & procedures
 - Website Exposures
 - Prior claims
- Assess gaps in coverage & risk retention

Specialty Coverages

- Professional Liability
- Partner's Liability
- EPLI-Employment Practices Liability
- Wage and Hour Coverage

P&C

- Market Pricing Techniques
- Property & General Liability
- Workers' Compensation
- International Exposures
- Electronic Data Processing
- Surety-Bonds-ERISA, Fidelity, Notary, etc.

Key Insurance Markets for IP and Lawyers Liability

- St. Paul Travelers
- Markel Shand
- Beazely
- Other Lloyd's Underwriters
- Hanover
- Great American
- Chubb
- Carolina Casualty
- ACE
- AVEMCO

Exposure from Typical Provisions...

- ... Duty to Defend
- ... Breach of partnership
- ... Failure to make partner
- ... Mini Tail coverage
- ... Hammer Clause
- ... Non-employee directors/trustees?
- ... Punitive covered?

Employee Benefits

Expertise and Services

Hodges & Associates, Inc. seeks out partner relationships with our clients. Few firms match our ability to provide direct accountability and long term relationships. Each member of our team of professionals brings over a dozen tested years of experience and practical knowledge. H&A is your outsource and resource for HR support. Our expertise and experience bring you much more than traditional vendors.

Communication Tools

- ... Onsite communications
- ... Custom Booklets/Summaries/Forms
- ... URL Housed SPD's, plans, forms
- ... Web based benefits and enrollment
- ... "Munch" and Learn Sessions

Claims Advocacy

- ... Solutions not Run Around
- ... Dedicated Rep. for your participants
- ... 800 phone & fax & email access
- ... Reduce HIPAA/PHI issues

Hodges
Employee Benefits



Associates
Risk Management Advisors

Broker Service

- ... Full audit of plans
- ... Market Review
- ... Education & Implementation Outlines
- ... Full Support on Implementation
- ... Technical Support

Human Resource Support

- ... SHRM Access/Resource
- ... Direct access to HR Director Expertise
- ... Policies & Procedures Outsource
- ... Advocate & Direct Sounding Board
- ... Legal-labor law- direct support/access
- ... Web based support & documentation