Strategic planning
• Align your risk management program with your organization’s objectives
• Reveal strengths, weaknesses and opportunities of current program
• Form a consensus on a future vision for risk management strategies
• Identify short and long-term goals and provide an actionable roadmap
• Conduct a total risk assessment and coverage analysis
• Review claims history and reserve analysis
• Perform a comprehensive loss control assessment
• Develop strategies to help prevent and manage claims
• Insurance carrier and coverage comparison analysis and proposal

Claims advocacy
• Claim review meetings
• Claim reserve analysis and strategy
• Litigated claims support
• Mod verification and projection modeling
• ADA, FMLA and workers’ compensation alignment consulting
• Support aggressive claims management with carriers
• Post-accident procedure development
• Claims settlement analysis and negotiation

Risk management services
• Safety program analysis and consultation
• Written safety program and procedure development
• Safety and OSHA compliance training for employees and leadership
• Safety committee support
• Work area safety observations and mock audits
• Combined wellness and safety programs
• Return-to-work program development
• Accident cost and cost-reduction strategies

• Driver and fleet safety
• Carrier loss control liaison services
• Ergonomic assessments
• Industrial hygiene services
• Property conservation and security
• General liability assessment
• Employee culture and safety surveys

Management and professional liability programs
• Directors and officers, fiduciary, errors and omissions and employment practices
• Cyber liability
• Fidelity, bonding and crime insurance
• Business continuation planning

Compliance and human resources support
• Direct access to team of employment law specialists
• Employment law best practices and claim guidance
• Draft and review handbook policies for compliance
• OSHA, workers’ compensation and executive risk compliance
• DOT compliance guidance
• Affirmative action and contract compliance
• Background checking and hiring best practices
• Incident and harassment investigation
• Customized on-site training seminars
• Talent analysis and management tools

Client resources
• Employer portal
• Online certificate management
• Online OSHA log tracking
• Community support online forum
• Electronic publications on top employer concerns
• Timely updates on new regulations affecting employers
• Regular market trend analysis
• Training (seminars and webinars)

Please see reverse side for important disclosure information >>
Insurance products are offered by licensed agents of Associated Financial Group, LLC (“AFG”). • Insurance products offered are NOT deposits or obligations of, insured or guaranteed by Associated Banc-Corp (“AB-C”) or any bank or affiliate and are NOT insured by the FDIC or any agency of the United States. • AFG is an affiliate of AB-C. • HR Solutions is a department of AFG. • AB-C and its affiliates do not provide tax, legal or accounting advice. Please consult with your tax, legal or accounting advisors regarding your individual situation. • AFG’s standard of care and legal duty to the insured in providing insurance products and services is to follow the instructions of the insured, in good faith.

Copyright ©2014 by Associated Financial Group, LLC. (8/14)
Tom Boudreau
VP, Property and Casualty Practice Group Leader
Associated Financial Group
N16 W23250 Stone Ridge Dr. Ste #5
Waukesha, WI 53188
800-837-8822 (toll-free)
262-542-8822 (phone)
262-542-9750 (fax)
Thomas.Boudreau@AssociatedFinancialGroup.com

Tom Boudreau manages the property and casualty division of Associated Financial Group for Wisconsin and Illinois. In addition to that role, he continues to service to his own property and casualty clients.

Tom has worked in the insurance industry since 2001. He has worked with a variety of clients in different industries including manufacturing, metalworking, transportation, food and beverage and professional services. Previously, Tom was a workers’ compensation consultant and service director for Wausau Insurance where he helped some of Wisconsin’s largest employers improve their risk management programs and reduce their total cost of risk.

Tom met his wife at Marquette University and has lived in Wisconsin ever since — currently residing in Elm Grove.

Professional accomplishments
• Criminology, Marquette University, Milwaukee, WI
• MBA, Risk management, Concordia University, Mequon, WI
• AIC – Associate in Claims, AICPCU
• CLCS – Commercial Lines Coverage Specialist, Hartford School of Insurance
• ACS – Associate in Customer Service, LOMA and AICPCU
• INS – General Certificate in Insurance
• Five star insurance service award winner, Milwaukee Biz Times, May 2011
• Liberty Mutual diamond award winner, workers’ compensation claim excellence, 2004

Please see reverse side for important disclosure information >>
Nancy Moon partners with business owners, risk and financial managers. She helps improve organizational risk profile quality resulting from proactive risk assessment, as well as strategies to minimize risk, claims and control insurance costs long-term.

Nancy’s areas of specialization include food processing, manufacturing, technology and medical products and professional services firms.


Nancy lives in Brookfield with her husband Rick and in her spare time enjoys participating in sports, cooking, art, traveling, and attending professional sports and theater events.

**Professional accomplishments**

- B.A., History, University of Wisconsin – Milwaukee, Milwaukee, Wisconsin
- Past President, Independent Insurance Agents of Greater Milwaukee
- Young Agent of the Year, Independent Insurance Agents of Wisconsin
- Past President, Executive Women’s Golf Association-Milwaukee Chapter
- Served as Elder, Wauwatosa Presbyterian Church, Wauwatosa, WI
- Member – Food and Beverage Association of WI (through MMAC)
- Member – Women in Manufacturing

*Please see reverse side for important disclosure information >>*
Paul Stevens, CPCU
VP, Business Insurance Consultant
Associated Financial Group
N16 W23250 Stone Ridge Drive, Suite 5
Waukesha, WI 53188
800-837-8822 (toll-free)
262-542-8822 (phone)
262-542-9750 (fax)
Paul.Stevens@AssociatedFinancialGroup.com

Paul Stevens consistently impresses his clients with his dedication to helping them achieve their personal and professional goals.

Paul has worked with employers of all sizes from varying industries and sectors. His strong negotiation skills help him to truly put his clients’ needs first. Paul’s aggressive and consistent approach has enhanced his relationships with his clients, his insurance carrier contacts and his service team.

Professional accomplishments
- Business and Finance, University of Nebraska, Omaha, NE
- CPCU – Chartered Property Casualty Underwriter

Please see reverse side for important disclosure information >>
Troy Hawkinson
Business Insurance Consultant
Associated Financial Group
711 Eisenhower Drive
Kimberly, WI
866-335-2227 (toll-free)
920-628-8032 (direct)
920-731-4062 (fax)
Troy.Hawkinson@AssociatedFinancialGroup.com

Troy Hawkinson specializes in developing complete programs for property, general liability and workers’ compensation. He works with his clients to tailor solutions specifically to their needs. Troy has a focus on public entities and works to achieve clients’ goals by bringing both his knowledge and honesty to the table.

Troy has previous sales experience in the document imaging industry, where he successfully sold network and document solutions to a variety of businesses. His previous experience adds to his versatility, having partnered with many industries in his previous line of work.

He is dedicated to working directly with clients in developing and maintaining long-term client relationships by providing best-in-class service to meet their individual needs and expectations.

Professional accomplishments

• Marketing and Finance, University of Wisconsin – Milwaukee, Milwaukee, WI

Please see reverse side for important disclosure information >>
Jim Kremer began his career as an occupational health nurse and quickly transitioned into managing occupational safety and health services. He worked for divisions of two Fortune 500 Companies, PPG Industries, Inc. and Rockwell Automation (Allen Bradley). He was responsible for general safety, OSHA compliance, ergonomics, industrial hygiene, industrial security and emergency response.

After serving 23 years as a firefighter/EMT, Jim moved to insurance in 1998 as an accident prevention consultant with EBI and Royal & SunAlliance Insurance. In 2001, he began consulting for a national insurance broker before joining Associated Financial Group in 2007. He has worked with clients in all business and industry segments.

Jim’s strengths include improving client insurability through the development of needed process improvement and communication techniques, OSHA compliance and risk identification, management program development and training to recognize and reduce risk and risk financing cost, training and development for business owners, managers and employees, safety process and program development, and moderating insurance carrier loss control issues with client needs.

Please see reverse side for important disclosure information >>
Eilene Shimi assists commercial clients in reducing loss exposures and preventing injuries and accidents. Her diverse role includes an emphasis on specific education and training programs for workers’ compensation, tailored to the needs of each client. As a facilitator on claim reviews with the client and carrier at strategic times in the policy year, she focuses on claim reserves for accuracy and claim closures.

Eilene provides education to clients on experience mods, specifically to how to control and lower their mod. Recently, Eilene’s role has expanded to assisting clients with on-site office ergonomic evaluations to help reduce exposure to musculoskeletal injuries.

Before joining Associated Financial Group in 1995, Eilene began her career in the insurance industry as a claims adjuster working for a national property and casualty carrier. Eilene’s responsibilities included working with all lines of commercial coverages, which included property, auto, general liability and workers’ compensation. Eilene’s knowledge of claims included interpreting policy coverages for acceptability of claims or denial of coverages. She evaluated the exposure of each claim and set reserves appropriate to the exposures.

Her client experience includes transportation, printing, healthcare, foundry, general manufacturing, food and beverage manufacturing, beverage distributors and office environments.

Please see reverse side for important disclosure information >>
Reform, compliance and regulation are impacting businesses like never before. Employers need guidance and support to identify and manage the risks their businesses face. Our HR Solutions team will be there to support you as a complement to your in-house or retained counsel by providing practical guidance when difficult decisions need to be made.

“With the HR Hotline, we have immediate access to experts who not only have book knowledge, but also the practical experience to help advise us on how to proceed in a way that is feasible for us with our current resources.” —Wendy Schuster, Benefits Manager, Lawrence Transportation Services

Minimizing and managing risk

Our HR Hotline service
- Expert risk assessment with customized mitigation solutions
- Problem resolution that blends legal concerns with business best practices
- Explanations and guidance to ensure regulatory compliance
- Document review and revision as well as hundreds of template forms

Employee handbooks
- In depth legal and best practices review of existing handbooks
- Creation of comprehensive manuals tailored to each employer
- Annual revision and compliance updating of handbooks we draft

Affirmative action plans
- Development of affirmative action plan documents
- Implementation and compliance assistance

Consulting services
- Harassment investigation and conflict intervention assistance
- Customized hourly consulting services to meet individualized needs

Knowledge for better solutions

Webinars and seminars (HRCI-approved provider)
- Critical human resources practices
- In-depth healthcare reform guidance
- Practical employee benefits and wellness education
- Essential leadership and supervision training
- Fundamental risk management planning

Customized on-site training seminars
- Key leadership and human resources applications
- Legally important employee and manager harassment training

Key resources
- HR Hotline with unlimited calls
- Monthly email newsletters on important issues
- Frequent seminars and webinars on topics all employers must know
- Access to numerous documents, templates and instructive guidance

HR Hotline is complimentary for 15 months for new mainline clients.*

Yvonne Shorts Lind, JD
Bret McKitrick, JD
David Flotten, JD, SPHR
James Olney, JD
Ragan Cheney, JD
Yvonne Shorts Lind, JD
Bret McKitrick, JD
Rebecca Kellner, JD, SPHR

*Please see reverse side for important disclosure information >>

www.AssociatedFinancialGroup.com
Introducing Joseph Grenny, our 2015 Leaders Forum keynote speaker

We are excited to announce that Joseph Grenny, renowned speaker and bestselling author of “Crucial Conversations,” will be our keynote speaker for the 2015 Leaders Forum in April.

For the past thirty years, Mr. Grenny has conducted social science research with the goal to help leaders and organizations achieve new levels of performance. His presentation will help audience members have conversations to turn every disappointment or broken promise into an opportunity for enhancing accountability, improving performance and ensuring execution.

Mr. Grenny’s work has been translated into 28 languages, is available in 36 countries and has generated results for 300 of the Fortune 500. He has shared the stage with Jack Welch, Colin Powell, Jim Collins and Daniel Pink at some of the world’s premier leadership conferences and organizations.

He has contributed regularly to Business Week and Forbes; appeared on The Today Show, CNN, Bloomberg, and Fox Business News; and been cited in the Wall Street Journal, New York Times, USA Today, Los Angeles Times and Washington Post.

Mr. Grenny was named an Ernst & Young Entrepreneur of the Year for his work in founding the corporate training and leadership development company VitalSmarts, which has been ranked nine times by Inc. as one of the fastest-growing companies in America.

Dates and locations for the 2015 Leaders Forum

**Thursday, April 23**
Minneapolis, MN
Minneapolis Convention Center

**Tuesday, April 28**
Waukesha, WI
Marcus Majestic Theatre

**Wednesday, April 29**
Neenah, WI
Bridgewood Resort

Registration will be available for this complimentary event on our website later this month.

**To request an invitation, please send us an email**
(Thomas.Boudreau@associatedfinancialgroup.com)
### Healthcare Reform Track

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>HC110W</td>
<td>Fundamentals of healthcare reform</td>
<td>Webcast is complimentary to all (2.0 CEU credits)</td>
</tr>
<tr>
<td>January 13, 2015</td>
<td>9 – 11 a.m.</td>
<td>Webcast</td>
</tr>
<tr>
<td>HC120W</td>
<td>“Play or pay” penalties strategic overview</td>
<td>Webcast is complimentary to all (2.0 CEU credits)</td>
</tr>
<tr>
<td>January 27, 2015</td>
<td>9 – 11 a.m.</td>
<td>Webcast</td>
</tr>
<tr>
<td>HC221W</td>
<td>Strategic planning for medium employers I: Introduction to “play or pay” and the small group market</td>
<td>Webcast is complimentary to all (2.0 CEU credits)</td>
</tr>
<tr>
<td>February 4, 2015</td>
<td>9 – 11 a.m.</td>
<td>Webcast</td>
</tr>
<tr>
<td>HC222W</td>
<td>Strategic planning for medium employers II: Look-back measurement</td>
<td>Webcast is complimentary to all (2.0 CEU credits)</td>
</tr>
<tr>
<td>February 26, 2015</td>
<td>9 – 11 a.m.</td>
<td>Webcast</td>
</tr>
<tr>
<td>HC223W</td>
<td>Strategic planning for medium employers III: Form 1094-C reporting</td>
<td>Webcast is complimentary to all (2.0 CEU credits)</td>
</tr>
<tr>
<td>March 11, 2015</td>
<td>9 – 11 a.m.</td>
<td>Webcast</td>
</tr>
<tr>
<td>HC251W</td>
<td>“Play or pay” guide I: Look-back measurement</td>
<td>Webcast is complimentary to all (2.0 CEU credits)</td>
</tr>
<tr>
<td>February 17, 2015</td>
<td>9 – 11 a.m.</td>
<td>Webcast</td>
</tr>
<tr>
<td>HC252W</td>
<td>“Play or pay” guide II: Offering coverage</td>
<td>Webcast is complimentary to all (2.0 CEU credits)</td>
</tr>
<tr>
<td>March 5, 2015</td>
<td>9 – 11 a.m.</td>
<td>Webcast</td>
</tr>
<tr>
<td>HC253W</td>
<td>“Play or pay” guide III: Form 1094-C/1095-C reporting</td>
<td>Webcast is complimentary to all (2.0 CEU credits)</td>
</tr>
<tr>
<td>March 25, 2015</td>
<td>9 – 11 a.m.</td>
<td>Webcast</td>
</tr>
</tbody>
</table>

### Employee Benefits and Wellness Solutions Track

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>EB21W</td>
<td>Surviving COBRA’s bite: Day-to-day COBRA administration</td>
<td>Webcast is complimentary to all (2.0 CEU credits)</td>
</tr>
<tr>
<td>March 17, 2015</td>
<td>9 – 11 a.m.</td>
<td>Webcast</td>
</tr>
<tr>
<td>EB22W</td>
<td>Consumerism and health reimbursement arrangements: A new frontier</td>
<td>Webcast is complimentary to all (2.0 CEU credits)</td>
</tr>
<tr>
<td>March 10, 2015</td>
<td>9 – 11 a.m.</td>
<td>Webcast</td>
</tr>
<tr>
<td>EB23W</td>
<td>Cafeteria plan administration</td>
<td>Webcast is complimentary to all (2.0 CEU credits)</td>
</tr>
<tr>
<td>March 31, 2015</td>
<td>9 – 11 a.m.</td>
<td>Webcast</td>
</tr>
<tr>
<td>EB24W</td>
<td>Understanding 5500 forms</td>
<td>Webcast is complimentary to all (2.0 CEU credits)</td>
</tr>
<tr>
<td>May 27, 2015</td>
<td>9 – 11 a.m.</td>
<td>Webcast</td>
</tr>
<tr>
<td>EB25W</td>
<td>Employee benefits in mergers and acquisitions</td>
<td>Webcast is complimentary to all (2.0 CEU credits)</td>
</tr>
<tr>
<td>May 27, 2015</td>
<td>9 – 11 a.m.</td>
<td>Webcast</td>
</tr>
<tr>
<td>EB26W</td>
<td>Introduction to Associated Market Advantage</td>
<td>Webcast is complimentary to all (2.0 CEU credits)</td>
</tr>
<tr>
<td>January 28, 2015</td>
<td>9 – 11 a.m.</td>
<td>Webcast</td>
</tr>
</tbody>
</table>

### Human Resources Track

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>HR140W</td>
<td>Effective strategies for recruiting and retaining employees</td>
<td>Webcast is complimentary to all (1.5 CEU credits)</td>
</tr>
<tr>
<td>June 10, 2015</td>
<td>9 – 10:30 a.m.</td>
<td>Webcast</td>
</tr>
<tr>
<td>HR201W</td>
<td>Navigating FMLA and other leaves of absences I</td>
<td>Webcast is complimentary to all (2.0 CEU credits)</td>
</tr>
<tr>
<td>March 24, 2015</td>
<td>9 – 11 a.m.</td>
<td>Webcast</td>
</tr>
<tr>
<td>HR202W</td>
<td>Navigating FMLA and other leaves of absences II</td>
<td>Webcast is complimentary to all (2.0 CEU credits)</td>
</tr>
<tr>
<td>April 8, 2015</td>
<td>9 – 11 a.m.</td>
<td>Webcast</td>
</tr>
<tr>
<td>HR251W</td>
<td>Harassment and other workplace investigations</td>
<td>Webcast is complimentary to all (1.5 CEU credits)</td>
</tr>
<tr>
<td>April 4, 2015</td>
<td>9 – 10:30 a.m.</td>
<td>Webcast</td>
</tr>
<tr>
<td>HR252W</td>
<td>Workplace privacy: HIPAA, ADA, FMLA, GINA and other state law considerations</td>
<td>Webcast is complimentary to all (2.0 CEU credits)</td>
</tr>
<tr>
<td>April 1, 2015</td>
<td>9 – 11 a.m.</td>
<td>Webcast</td>
</tr>
<tr>
<td>HR310W</td>
<td>Your problem employee solved</td>
<td>Webcast is complimentary to all (1.5 CEU credits)</td>
</tr>
<tr>
<td>March 19, 2015</td>
<td>9 – 10:30 a.m.</td>
<td>Webcast</td>
</tr>
<tr>
<td>HR321W</td>
<td>While you were out — recent developments in employment law</td>
<td>Webcast is complimentary to all (2.0 CEU credits)</td>
</tr>
<tr>
<td>June 9, 2015</td>
<td>9 – 11 a.m.</td>
<td>Webcast</td>
</tr>
</tbody>
</table>

AssociatedFinancialGroup.com

Over for more training opportunities
## Leadership and Supervision Track

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Location</th>
<th>Event Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LS100</strong></td>
<td>May 7, 2015</td>
<td>Minnetonka, MN</td>
<td>Leading to success: An introduction to leadership and supervision ($345 seminar fee/$185 AFG mainline client* (6.0 CEU credits))</td>
</tr>
<tr>
<td></td>
<td>May 7, 2015</td>
<td>Kimberly, WI</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Leadership skills: Introductory concepts</strong> Webcast is complimentary to all (1.5 CEU credits)</td>
</tr>
<tr>
<td></td>
<td>February 20, 2015</td>
<td>9 – 10:30 a.m.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Handling problem employees: Coaching</strong> Webcast is complimentary to all (1.5 CEU credits)</td>
</tr>
<tr>
<td></td>
<td>June 4, 2015</td>
<td>Minnetonka, MN</td>
<td></td>
</tr>
<tr>
<td></td>
<td>June 4, 2015</td>
<td>Kimberly, WI</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Leadership skills: Discipline and termination</strong> Webcast is complimentary to all (1.5 CEU credits)</td>
</tr>
<tr>
<td></td>
<td>April 10, 2015</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Measuring and maximizing employee engagement in your organization</strong> Webcast is complimentary to all (2.0 CEU credits)</td>
</tr>
<tr>
<td></td>
<td>May 28, 2015</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Risk Management Track

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Location</th>
<th>Event Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>RM225w</strong></td>
<td>April 2, 2015</td>
<td>Webcast</td>
<td>How to avoid hiring your next work comp claim Webcast is complimentary to all (2.0 CEU credits)</td>
</tr>
<tr>
<td><strong>RM260w</strong></td>
<td>April 14, 2015</td>
<td>Webcast</td>
<td>Avoiding data breaches and workplace technology risks Webcast is complimentary to all (1.5 CEU credits)</td>
</tr>
</tbody>
</table>

## Technology Solutions Track

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Location</th>
<th>Event Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TS100w</strong></td>
<td>January 21, 2015</td>
<td>9 – 10 a.m.</td>
<td>Introduction to AFG’s employee benefit technology solutions (employers with less than 50 full-time employees) Webcast is complimentary to all</td>
</tr>
<tr>
<td></td>
<td>February 18, 2015</td>
<td>9 – 10 a.m.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>March 18, 2015</td>
<td>9 – 10 a.m.</td>
<td></td>
</tr>
<tr>
<td><strong>TS105w</strong></td>
<td>January 15, 2015</td>
<td>1 – 1:45 p.m.</td>
<td>Introduction to AFG’s business insurance technology solutions Webcast is complimentary to all</td>
</tr>
<tr>
<td></td>
<td>April 16, 2015</td>
<td>1 – 1:45 p.m.</td>
<td></td>
</tr>
<tr>
<td><strong>TS110w</strong></td>
<td>January 21, 2015</td>
<td>11 a.m. - noon</td>
<td>Introduction to AFG’s employee benefit technology solutions (employers with more than 50 full-time employees) Webcast is complimentary to all</td>
</tr>
<tr>
<td></td>
<td>February 18, 2015</td>
<td>11 a.m. - noon</td>
<td></td>
</tr>
<tr>
<td></td>
<td>March 18, 2015</td>
<td>11 a.m. - noon</td>
<td></td>
</tr>
<tr>
<td><strong>TS200w</strong></td>
<td>January 8, 2015</td>
<td>9 – 10 a.m.</td>
<td>Introduction to AFG’s employee access portal Webcast is complimentary to all</td>
</tr>
<tr>
<td></td>
<td>February 12, 2015</td>
<td>9 – 10 a.m.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>March 12, 2015</td>
<td>9 – 10 a.m.</td>
<td></td>
</tr>
<tr>
<td><strong>TS210w</strong></td>
<td>January 8, 2015</td>
<td>1 – 2 p.m.</td>
<td>Employee access administrator training: Site set-up basics Webcast is complimentary to all</td>
</tr>
<tr>
<td></td>
<td>February 12, 2015</td>
<td>1 – 2 p.m.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>March 12, 2015</td>
<td>1 – 2 p.m.</td>
<td></td>
</tr>
</tbody>
</table>

---

**Associated Financial Group**

*A mainline client is any company which has the group medical plan, the business insurance program, or the 401(k) plan with AFG.

Fees for the training opportunities are subject to change at any time.

We have earned the prestigious “HRCP Approved Provider” designation, which allows you to attend HR-related programs through Associated Financial Group to earn recertification hours toward PHR, SPHR and GPHR recertification through the Human Resource Certification Institute. The use of this seal is not an endorsement by the HR Certification Institute's criteria to be pre-approved for recertification credit.

Insurance products are offered by licensed agents of Associated Financial Group, LLC. (“AFG”). • Insurance products offered are NOT deposits or obligations of, insured or guaranteed by Associated Banc-Corp (“AB-C”) or any bank or affiliate and are NOT insured by the FDIC or any agency of the United States. • AFG is an affiliate of AB-C. • AB-C and its affiliates do not provide tax, legal or accounting advice. Please consult with your tax, legal or accounting advisors regarding your individual situation.

Copyright © 2014 (rev. 12/19/14) by Associated Financial Group, LLC. White Plains, NY 10601. AssociatedFinancialGroup.com
# Food Manufacturing (NAICS 311)

The Occupational Safety and Health Administration (OSHA) keeps records not only of the most frequently cited standards overall, but also within particular industries. The most recent statistics from OSHA reveal the top standards cited in the fiscal year 2014 for the food manufacturing industry. This top 10 list comprises establishments that transform livestock and agricultural products into products for intermediate or final consumption. The industry groups are distinguished by the raw materials (generally of animal or vegetable origin) processed into food products.

<table>
<thead>
<tr>
<th>DESCRIPTION OF VIOLATION</th>
<th>CITED STANDARD NUMBER</th>
<th>ACV*</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. <strong>Lockout/Tagout</strong> – Following minimum performance requirements for controlling energy from the unexpected start-up of machines or equipment.</td>
<td>29 CFR 1910.147</td>
<td>$2,897</td>
</tr>
<tr>
<td>2. <strong>General Requirements for All Machines</strong> – Providing proper machine guarding to protect the operator and other employees from hazards.</td>
<td>29 CFR 1910.212</td>
<td>$3,659</td>
</tr>
<tr>
<td>3. <strong>Wiring Methods, Components and Equipment for General Use</strong> – Using proper wiring techniques and equipment to ensure safe electrical continuity.</td>
<td>29 CFR 1910.305</td>
<td>$1,590</td>
</tr>
<tr>
<td>4. <strong>Hazard Communication</strong> – Properly transmitting information on chemical hazards through a comprehensive program, container labeling, SDS and training.</td>
<td>29 CFR 1910.1200</td>
<td>$786</td>
</tr>
<tr>
<td>5. <strong>Mechanical Power-transmission Apparatus</strong> – Following the general requirements on the use of power-transmission belts and the maintenance of the equipment.</td>
<td>29 CFR 1910.219</td>
<td>$2,021</td>
</tr>
<tr>
<td>6. <strong>Powered Industrial Trucks</strong> – Ensuring safety of employees on powered industrial trucks through fire protection, design, maintenance and proper use.</td>
<td>29 CFR 1910.178</td>
<td>$1,500</td>
</tr>
<tr>
<td>7. <strong>General Electrical Requirements</strong> – Ensuring electric equipment is free from recognized hazards likely to cause death or serious physical harm to employees.</td>
<td>29 CFR 1910.303</td>
<td>$1,539</td>
</tr>
<tr>
<td>8. <strong>Guarding Floor and Wall Openings and Holes</strong> – Guarding stairway, ladder, hatchway, open-sided floor, platform, runway and chute openings according to standard.</td>
<td>29 CFR 1910.23</td>
<td>$2,239</td>
</tr>
<tr>
<td>9. <strong>Process Safety Management of Highly Hazardous Chemicals</strong> – Preventing or minimizing the consequences of catastrophic releases of toxic, reactive, flammable or explosive chemicals that may result in toxic, fire or explosion hazards.</td>
<td>29 CFR 1910.119</td>
<td>$3,195</td>
</tr>
<tr>
<td>10. <strong>Respiratory Protection</strong> – Properly administering a respiratory protection program, selecting correct respirators, completing medical evaluations to determine which employees are required to use respirators and providing tight-fitting equipment.</td>
<td>29 CFR 1910.134</td>
<td>$657</td>
</tr>
</tbody>
</table>

*ACV (Average Cost per Violation) - The dollar amount represents the average cost per violation that employers in this industry paid in 2014. To understand the full capacity and scope of each standard, click on the standard number to visit www.osha.gov and view the language in its entirety. Source: OSHA.gov

Design © 2013, 2015 Zywave, Inc.
Food Practice Risk Control Services

- Safety program analysis & consultation
- OSHA log review
- Program review
- Written safety program & procedure development
  - LOTO
  - ERTK
  - AWAIR
  - Exposure control plan
  - Respirator program
  - Emergency action plans
- Work area safety observations/audits
  - Mock OSHA inspection
  - Behavior based safety observations
  - Guarding assessments
  - Employee safety training
  - Fire Extinguisher
  - PPE
  - LOTO
  - Forklift operator
  - ERTK/Haz Comm
  - Bloodborne pathogens
  - Overhead hoist/crane
  - Injury/illness reporting
  - Hearing conservation
  - Respirator training & fit testing
  - Emergency action plans
- Supervisor/leadership safety training
  - Experience Mod 101
  - Return to work program
  - Hazard recognition
  - Accident investigation
  - Safety leadership
  - Loss trending
  - Emergency response
  - incentive programs
  - OSHA recordkeeping
  - Carrier liaison services
Food Practice Risk Control Services

- **Participate in carrier loss control inspections**
  - Assist with implementation of carrier loss control recommendations
  - Respond to carrier loss control recommendations

- **Ergonomic assessments**
  - Office workstation assessments
  - Production workstation assessments
  - Ergonomic assessment train-the-trainer
  - Ergonomics training (workstation design, safe lifting technique, body mechanics, etc.)

- **Return to work program development**
  - Written RTW program development
  - Light duty job bank development
  - Identification of occ. med. clinics

- **Driver & fleet safety**
  - Fleet program evaluation
  - Written fleet safety program development
  - Supervisor reasonable suspicion training
  - Vehicle inspections
  - Driver training

- **Industrial hygiene services**
  - Noise monitoring
  - Air monitoring
  - Property conservation & security
  - Snow/ice removal
  - Facility evaluations

- **General liability**
  - Risk transfer techniques
  - Contractor safety programs
  - Slip/fall prevention programs
  - Business continuation planning
  - Plan materials
  - Plan review
  - Employee surveys
  - Safety survey
  - Safety committees
  - Committee participation
  - Committee leadership
  - Committee planning services
  - Wellness programs
  - Wellness campaigns
Potential Environmental and Regulatory Liabilities at Food Processing Facilities

The most common environmental and regulatory exposures encountered at food processing facilities include:

- No spill control and countermeasure plans for chemical or fuel spills.
- Noncompliant wastewater discharges to surface waters and publicly owned treatment works (POTWs).
- Underground tanks that were removed or abandoned for unknown reasons.
- Poorly managed underground storage tanks and associated pipes.
- No formal aboveground tank inspection testing procedures.
- Un-diked aboveground tanks.
- Improperly maintained electrical units which contain PCBs.
- Inadequate control of nuisance emissions and odors.
- Facility personnel not witnessing deliveries of fuels and liquids.
- Poor spill control at tanker/rail car unloading/loading stations.
- Poor hazardous waste handling and disposal practices.
- Chlorine gas storage without proper detection and alert equipment.
- Improper wash-down procedures causing discharge problems.
- No SARA Title III/Community Right-to-Know reporting.
- Inadequate monitoring of non-permitted storm water outfalls.
- Poor historical information on previous use of property.
- Uncontained floor drains around the plant site.

This is not an exhaustive list of environmental exposures. It represents the most common environmental exposures for this industry. Tom Boudreau will work with you to identify environmental exposures that are unique to your business to help you reduce risk.

Reprinted with permission from the Society of Environmental Insurance Professionals.
Design © 2007 Zywave, Inc.
### GL Risk Improvement Tool: Food Processing

#### Controls in Place

**NOTE:** Not all of the points stated below will have prompts or comments that lead to a recommendation. This tool can assist you in identifying program elements that potentially could be enhanced and thereby reduce liability risks.

<table>
<thead>
<tr>
<th>Topic</th>
<th>Policy and Management Leadership</th>
<th>Good Manufacturing Practices/Control</th>
<th>Degree of Acceptable Mgmt Controls</th>
<th>Uncontrolled Risk Severity Level</th>
<th>Attention?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall Program Food Liability</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food Liability Management</td>
<td>A formal product liability program has been implemented.</td>
<td>Develop and implement a formal documented product liability program.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>There is a Food Safety Policy and Position Statement.</td>
<td>Draft a Food Safety Policy and Position Statement.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>There is a Food Safety Coordinator.</td>
<td>FS Coordinator has sufficient authority, experience, training and knowledge in food safety, foodborne illness prevention, FSMA requirements, and sanitation principles.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>“Post-loss” procedures and investigations are in place.</td>
<td>Prepare a specific protocol that identifies internal roles, responsibilities, and accountabilities regarding structured and timely response to customer complaints, warranty or return defects, FBD/foodborne disease outbreak investigations, and product recalls.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Food safety and liability prevention team is in place.</td>
<td>Appoint a Food Safety Team with representatives from the lab, from HACCP coordination, sanitation, engineering, quality control, marketing, production, purchasing and supply chain relations, customer service, sales, and other related business areas.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Product Safety Audits</td>
<td>Annual product safety examinations benchmark progress.</td>
<td>Schedule at least a semi-annual examination of food safety related process, QA, and verification of HACCP methods.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food Product Hazard Review Process and HACCP</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hazard Analysis Establishes CCPs</td>
<td>A review process is in place to ensure that products are examined for potential food hazards to establish baseline CCPs.</td>
<td>Perform a formal product review to examine the hazards of potential misuse (consumer storage, prep, and serving final product), as well as expected ordinary consumption, of the many food products supplied and/or made by third parties, but sold directly to the consumer by you.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cross Functional Hazard Analysis Process</td>
<td>A formal hazard analysis process is in effect for all food products with a health risk to the consumer.</td>
<td>A consistently applied and written hazard analysis in place to determine where and when there are food safety hazards that are reasonably likely to occur in your product.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>A systematic analysis team is in place.</td>
<td>Establish a HACCP team who will be responsible for conducting systematic hazard analyses of all food items posing any real or perceived health risk to consumers in the form sold to them.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>A current hazard analysis for all subject food items prioritized in HACCP.</td>
<td>List all potential biological, chemical, and physical food safety hazards that could be associated with this product and process.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Control measure carefully contemplated with the HACCP process.</td>
<td>Decisions made in HACCP have criteria and thresholds assigned to demonstrate justification that hazards warrant special control measures and are in process with suitable means of measuring when those criteria are met or encroached.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>All food types clearly identified method of distribution channels to consumer.</td>
<td>Fully describe the market and species of product, raw supplied, of the finished or component product(s).</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HACCP Plan Development</td>
<td>A formalized definition of CCPs.</td>
<td>Begin with a hazard analysis process that describes the following on route to identifying CCPs for each product line and/or commodity that you process and/or distribute.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supply Chain Management</td>
<td>Current selection and qualification procedures for all supply and service vendors for your food product.</td>
<td>Develop a written procedure for selecting, qualifying, and using all domestic and foreign vendors that supply materials or component ingredients or services for your food product.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>