



It's not just about employee benefits when you partner with Averta!



It's about helping your business and your valued employees save time and money with our no-cost insurance services.

Next-generation employee benefits, compliance, HR and employee management solutions for employer groups.

# Why partner with Averta Insurance Solutions?



Your business gains instant value, receiving all of these services and solutions at no cost.

Oh yeah...

Did we mention  
integrated payroll services  
within our benefits enrollment,  
onboarding and administration  
platform - creating a single  
source for data input?

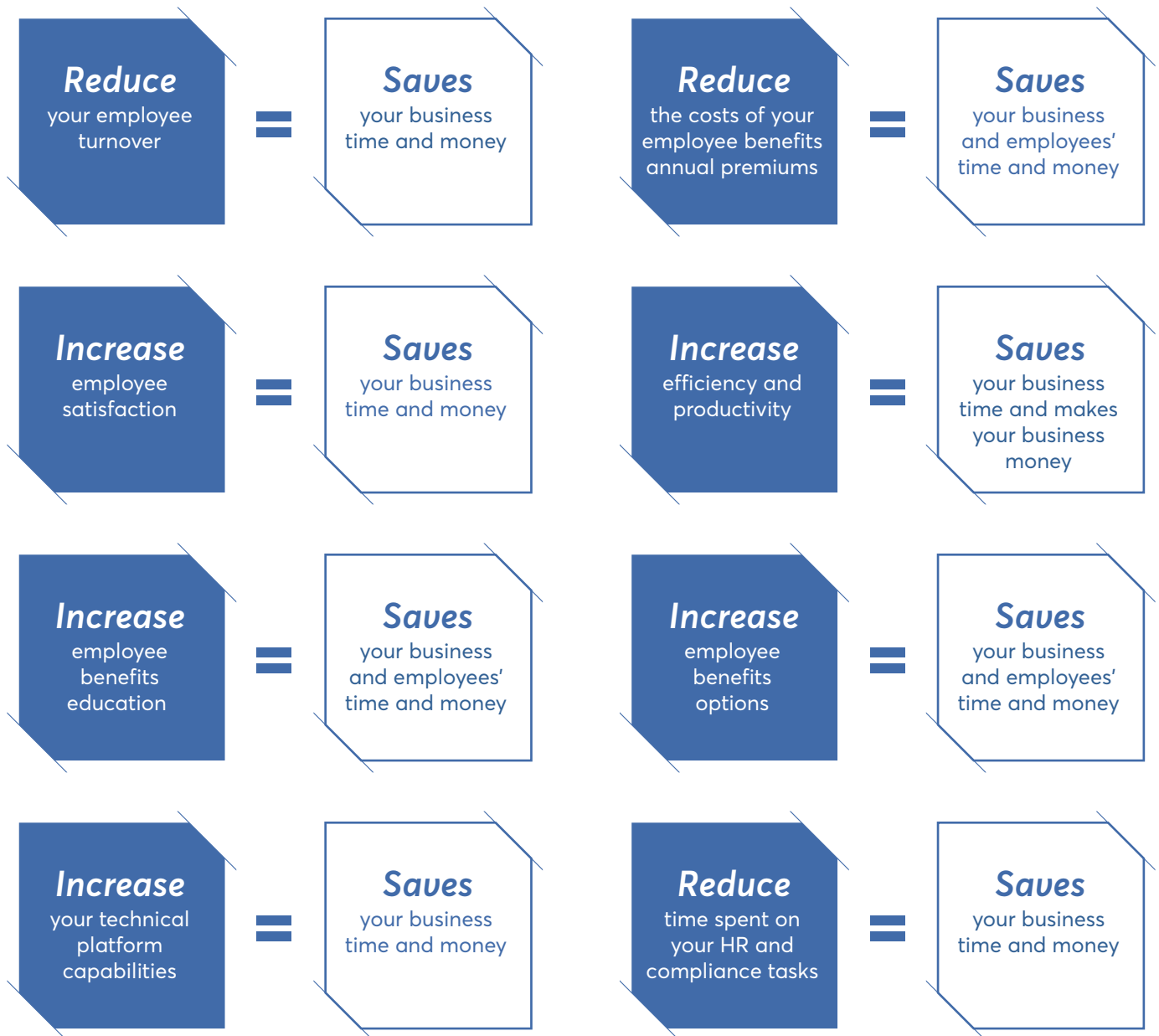
Boom.



[ Saving Countless  
Hours of Time ]

# Our goal is to help your business and your employees save time and money!

Our no-cost insurance services will:



In a nutshell, when you partner with Averta to manage your employee benefits servicing accounts, your business and your employees **WILL** save time and money.

Partnering with Averta adds instant value to your business!

## Did you know...

You do NOT have to wait until your next enrollment period to switch to Averta. Your employee benefits are on a month-to-month contract.

Your business will receive full use of our licensed HRIS software platform (*Employee Navigator™*) to better manage your HR, employees and more!

You won't have to keep training your employees for their NEXT job. Averta can help reduce your turnover and increase your employee satisfaction.

You will not receive cherry-picked plans that offer higher commissions and bonus structures for our agents. You will receive the maximum value.

Your employees will finally understand their benefits options. We educate your employees so they fully understand what is and what is not covered.

We provide full transparency on the employee benefits insuring process. Your business will receive the lowest rates for the maximum coverage.

Employee benefits are no longer a one-size-fits-all option. Your benefits options will be tailored for your business and for your employees.

You have nothing to lose, only to gain, when partnering with Averta. Our efficiency, growth & savings program adds instant value to your business.

# An overview of Averta's Efficiency, Growth and Savings program:

Our no-cost insurance services and business solutions include:



A monthly timeline of valued services. Annual services provided on a monthly basis. Not just the initial quoting, enrollment, and policy renewals that you are most likely familiar with now.



Exclusive access to our industry-leading, licensed HRIS platform. Full access of Employee Navigator™ to better manage your HR tasks, benefits options, employees, enrollments, compliance, administration and more!



Reduce your turnover rate! Averta will help reduce the hard and soft costs associated with employee turnover which can negatively impact your bottom line. Let's put an end to training your employees for their next job!



Valued savings on your annual employee benefits premiums. This includes continued negotiation and research into carrier and insurance savings programs in today's benefits marketplace.



Continued benefits education. We provide continued benefits education for your valued employees, available any time upon request. We want your valued employees to fully understand, appreciate and utilize the benefits options that are available to them.



Professional design, marketing and advertising services. We will assist your marketing team with its ongoing social and print campaigns to elevate your brand awareness. We can help design your brand's apparel as well.

To learn more about how Averta can better service your business, visit [www.avertainsurance.com](http://www.avertainsurance.com).

# Do you know how much employee turnover can cost your business each year?

The Society for Human Resource Management estimates that the cost of directly replacing an employee can run as high as 50-60% of their annual salary, and the total associated costs of turnover can rise to 90-200%. According to the Bureau of Labor Statistics, 3.6% of workers leave their place of employment each month.

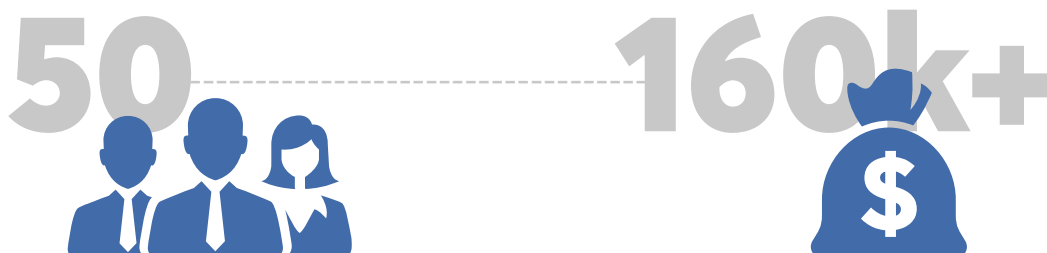
Your business most likely monitors its spending on advertising, production, and even your workspace - among other things. But you may not have a grasp on how much employee turnover is costing you - and even worse - it may be costing you more than you realize.

Today, most companies keep track of employee turnover, although many fall short in understanding its causes and costs in an effective way. It can be very difficult to evaluate and reduce employee turnover for many businesses. High turnover trends are hurting businesses, not just in terms of money and time lost, but in decreased morale and productivity as well.

*A key takeaway for businesses in today's economy:  
More often than not, it comes down to your  
employee management and employee benefits options  
when trying to reduce the associated costs of turnover.*

## Here's a not-so-fun fact...

Did you know that a business today with **50** employees can easily expect its annual turnover costs to **exceed \$160,000.00**?



# Addressing and reducing your employee turnover is key!

We will calculate your costs of employee turnover and show you how your business can reduce and save on these costs.

Essential Data					
Exiting position's hourly rate of pay (Can also use your average pay rate here): _____					
Supervisor's hourly rate of pay: _____					
HR/Recruiting/Payroll average rate of pay: _____					
	<b>HARD COSTS</b>	Hours	Wages	Other Costs	Total
<b>Separation Costs</b>	Exit interview (staff admin time)		\$0.00		\$0.00
	Exit Interview (departing EE time)		\$0.00		\$0.00
	Payout annual leave (departing EE)		\$0.00		\$0.00
	Other Separation Costs (unemployment/etc)				\$0.00
	<b>Separation Costs</b>				<b>\$0.00</b>
<b>Vacancy Costs</b>	Current EE extra work (added shifts/OT)		\$0.00		\$0.00
	Temporary Hire				\$0.00
	<b>Vacancy Costs</b>				<b>\$0.00</b>
<b>Replacement Costs</b>	Requisitions/Postings (admin time/ad/costs)				\$0.00
	Interviewing time		\$0.00		\$0.00
	Pre-employment testing (admin time/costs)		\$0.00		\$0.00
	Reference/background checks (time/vendor costs)		\$0.00		\$0.00
	Drug testing (admin time/vendor costs)		\$0.00		\$0.00
	Job offer/rejection letter (admin time)		\$0.00		\$0.00
	Orientation (admin time/costs)		\$0.00		\$0.00
	Orientation (new hire time)		\$0.00		\$0.00
	On-the-job training (supervisor/trainer time)		\$0.00		\$0.00
	On-the-job training (new hire time)		\$0.00		\$0.00
	<b>Replacement Costs</b>				<b>\$0.00</b>
	<b>HARD Costs of turnover total:</b>				<b>\$0.00</b>
	<b>SOFT COSTS</b>	Hours	Wages	Other Costs	Total
<b>Separation Costs</b>	Loss of productivity (departing EE)				\$0.00
	Loss of productivity of co-workers				\$0.00
	Increased workload for remaining EEs				\$0.00
	<b>Separation Costs</b>				<b>\$0.00</b>
<b>Vacancy Costs</b>	Loss of productivity of vacant position				\$0.00
	Loss of productivity of supervisor				\$0.00
	<b>Vacancy Costs</b>				<b>\$0.00</b>
<b>Replacement Costs</b>	Loss productivity during new-hire learning curve				\$0.00
	Loss productivity of co-workers mentoring/supporting				\$0.00
	Loss productivity of supervisor (oversight/coaching)				\$0.00
	<b>Replacement Costs</b>				<b>\$0.00</b>
	<b>SOFT Costs of turnover total:</b>				<b>\$0.00</b>
<b>TOTAL COSTS OF EMPLOYEE TURNOVER - FOR ONE EMPLOYEE (HARD + SOFT COSTS)</b>					<b>\$0.00</b>

\* NOTE: This calculator does not factor loss of proprietary knowledge



# Is it really worth switching from your current employee benefits broker, to Averta?

Yes, it is!

Especially, if you want ANY of the following at no cost to your business:

- Save your business money
- Save your business time
- Save your employees money
- Save your employees time
- Reduce costs associated with employee turnover
- Licensed "Elite" HRIS software platform from Employee Navigator™
- Streamline your business to run more efficiently
- Instant value
- Professional assistance with ongoing marketing and advertising
- The lowest annual premium rates with the maximum coverage
- BETTER service and representation for your business and your valued employees, from your employee benefits insurance broker

At Averta, our only goal is simple:

To save your business and your employees time and money.

We understand... you may already have an employee benefits agent or broker. He or she may be a friend, relative, or someone you have been using for years. Nevertheless, your business and your employees definitely deserve better services AND SAVINGS. It can be hard to cut ties in this situation and we apologize if you're in that spot.

Our intent is to continually bring savings to your business. We do not get lazy and settle on simple renewals and quotes. We work hard to ensure you and your employees are always saving whenever possible, month after month, year after year - with no padded commissions or bonus structures received from carriers on our end for our efforts.

If what Averta provides are the types of efficiency, growth & savings solutions that you see value in, and would agree they will save your business and your employees time and money, we urge you to reach out and connect with us today. You'll be glad you did.

Consider it the start of a new beginning, one that provides real value and savings to your business and to your employees - all at no cost.

## Averta Insurance Solutions Inc.



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