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Benefit programs: key to employee satisfaction and controlling costs

Follow the gold

By Leslie Kusek, Marketing Consultant

As business owners, marketers and business development professionals, we all know the golden rule: follow the gold. This rule applies now more than ever because our traditional

(Continued on page 3)

Benefits are a huge aspect of employee job satisfaction. In a 2008 survey by the Society of Human Resource Management, benefits ranked #2 in importance to employees.

Today our firms are under tremendous pressure to reduce costs, and benefits are a prime target. As we consider options in our benefits programs, we need to remember how delicate this area is to our employees and not trivialize how important benefits are to keeping good people.



**Roxanne Hunter, at
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Having established the importance of benefits, however, we should also realize that a great deal of flexibility exists in how we can structure our programs to meet the needs of both our employees and our firms. By leveraging this flexibility, we can create programs that include aspects that are of greatest importance, while both our firms and our employees save money.

Sound too good to be true? I don't think so. If firms (and their insurance agents) are willing to move outside of pre-packaged programs, there is tremendous opportunity. The first step, and the key to success, is working with your agent to determine what is most important for your pro-

(Continued on page 2)

AIA Michigan and PCIA Kicking Off New Employee Benefits Plan

AIA Michigan members now have access to an exclusive health insurance program! For more information, contact Todd Welmers, one of PCIA's benefits specialist at 810.224.5261.

PCIA "Gets Personal"!

By Donna Stempien, Account Manager
810.224.5277 or dstempien@pciaonline.com

Did you know that PCIA is a specialist in auto and home coverage for your principals and employees? We make sure you have proper coverage and then assist when you need to make a claim.

(See Page 4 for insurance tips...)

We may be able to help you by providing referrals to consultants, and by providing guidance relative to insurance issues, and even to certain preventives, from construction observation through the development and application of sound human resources management policies and procedures. Please call on us for assistance. We're a member of the Professional Liability Agents Network (PLAN).

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Benefits Programs

(Continued from page 1)

gram. Your firm demographics often dictate what benefits are important, and these can change over time.

The biggest obstacle that many firms face is that they may not even realize what options are available. Especially in smaller firms, your lead benefits coordinator may not have 20 years of experience that enables them to know what questions to ask to define potential options.

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That's where I come in. Having been responsible for human resources and benefits in a professional service firm that grew from 12 employees to over 200 in less than two decades, I understand each stage of a firm's growing pains and how to run a successful business while you are doing great projects. Needs change as employees are added, and as time passes.

By following a step-by-step process, and setting long range goals, and re-evaluating those goals each time we meet, we are able to determine how the firm is changing, and re-structure the goals if necessary. By having a long range strategy, we are better able to identify gaps and opportunities to improve the overall plan's performance and objectives.

Every firm is different. The key to an effective benefits program is identifying what is most important at that unique point in time.

Benefits renewal time is more than a "have to" on your list of chores. It is an opportunity to save significant overhead dollars, while still getting what is most important to your firm and your employees.

Introducing PCIA's Team of Benefit Professionals

Roxanne Hunter was born into the business of running a professional service firm. Her father founded an Engineering, Environmental and Surveying firm (which she and two of her brothers later purchased).

Roxanne served as Vice President and CFO, managing all business operations for over 15 years, assisting to guide the firm's growth from 12 to 200 employees during her tenure.

Roxanne joined PCIA in December 2008. Having been responsible for managing a benefits program for years, she brings tremendous insight to PCIA clients.

***Next issue meet
Todd Welmers!***

Todd has helped firms with their benefits programs for decades. He and Roxanne work together to serve PCIA clients.



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(Continued from page 1)

sources of revenue may not be delivering.

Where should you look for the gold?

- Whether you're for or against the "bailout," it's coming. States are lined up for ba-zillions of dollars. One site with comprehensive information is www.stimuluswatch.org. The Wall Street Journal also has information on spending targets http://online.wsj.com/public/resources/documents/STIMULUS_FINAL_0217.html.
- Cozy up to those clients and partners. Spend time with your best clients and allies, or those that you want to be among your "best." By leveraging networks outside of your own, you grow your BD horsepower.
- To say that things are changing is an understatement. Look for new markets that will need your expertise. Create your positioning strategy and get going.

As you pursue new opportunities, be sure you take the time to cement your brand. You need to know who you are, what is unique about your offerings, and what you can do to help your clients with their businesses.



Leslie Kusek is President of LMK Consulting. With over 25 years experience in marketing services in the A/E industry, she has worked with national, regional and Michigan-based firms. She can be reached at Leslie@LMKconsulting.com

Mark your calendars!

PCIA's 2009 Risk Management Seminar

June 4, 7:30 am - 4 pm,
followed by 4-5 pm reception

VisTaTech Center at
Schoolcraft College,
Livonia MI

Topics to include

- Integrated project delivery and BIM: all of our problems solved?
- How to survive the recession
- Marketing: re-group & re-focus
- Separate breakouts for engineers & architects

Continuing education credits
available

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Don't let an Underground Storage Tank Destroy Your Savings Account



Hoping your storage tank doesn't leak could cost you big \$\$'s.

Does your home have an underground oil storage tank? Perhaps it holds your heating oil. Maybe you don't even use it any more. Whether you use it now or not, a tank that leaks oil into the environment can cost you big time, particularly if it affects the water table. If you have an underground tank, check with us to see what coverage your homeowners policy provides for leaks. You need coverage for both cleanup costs and liability to other parties. Without a special endorsement, your policy probably doesn't cover the cleanup costs. In addition, the following are some important ways to reduce the chance of loss arising from fuel leaks, a loss that could cost tens of thousands of dollars without proper insurance coverage.

- If you are not sure whether you have an underground storage tank on your property, check with your realtor or your local environmental government agency. These agencies often have information on registered oil tanks.

Does your home have an underground oil storage tank? Perhaps it holds your heating oil. Maybe you don't even use it any more. Whether you use it now or not, a tank that leaks oil into the environment can cost you big time, particularly if it affects the water table. If you

- If your heating oil tank is still in use, watch for signs that it may be leaking, such as your furnace using more fuel than normal based on the weather and temperature.
- If your heating oil tank is over 10 years old, you should have it periodically inspected for leakage. Above ground oil tanks should be visually inspected on a regular basis by a licensed contractor.
- If you suspect a leak, know that you are responsible for the cleanup as well as the disposal and replacement of this tank. The longer you wait, the more contaminants will be released and the more the cleanup will cost. Hire a licensed contractor or environmental consultant concerning the best way to proceed. The typical recommendation involves the removal of the tank. Also, get certificates of insurance verifying the contractor's workers compensation and general liability insurance coverage before any major work begins.
- If soil or groundwater contamination is found during excavation, remember that you are responsible for reporting this to the local environmental government agency.

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