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WHO WE ARE. WHAT WE DO.






FOR US, It's all about the work.

INOLEX



WELCOME TO JERRY DE LEO'S WORLD.




Nice, huh? No wonder he's out here every morning. To Jerry, there's no better way to get in touch with himself—and nature—than windsurfing. That may explain why he likes knowing that we generate energy from environmentally safe sources like hydro, solar and yes, wind. You see, the things that matter to you—and to Jerry—matter to us. Not just today but tomorrow.




TO LEARN MORE ABOUT OUR ENERGY INITIATIVES AND HOW YOU CAN MAKE A DIFFERENCE, VISIT EXELONCORP.COM

WELCOME TO WENDY LI'S WORLD.




The Li's have simple pleasures. Crafted cheese sandwiches. Crossword puzzles. And, of course, her mother lamp collection, which feature energy-efficient light bulbs she purchased at a discount at PECO's online energy store. You see, the things that matter to you—and to Wendy—matter to us. Not just today but tomorrow.



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Things that matter "TOM" :30 TV



OPEN ON A PRO FOOTBALL GAME ON A FLATSCREEN TV. WE HEAR A FAN YELLING AT THE TV "What you...blind?!!" CUT TO ANOTHER FLATSCREEN TV WITH ANOTHER GAME ON. THEN ANOTHER TV. WE PULL OUT TO A WIDE SHOT. WE SEE A GUY ON A COUCH IN HIS LIVING ROOM. THERE ARE TVs EVERYWHERE. HE ALTERNATES BETWEEN WATCHING THE TV'S AND CHECKING SCORES ON HIS LAPTOP COMPUTER. HE GROANS IN DISGUST AT A PLAY, THROWING UP HIS ARMS "No, No, Noooooo!!!!!!" HE'S A TRUE SPORTS FREAK.

VO: "This is Tom Rupich's world. He takes his sports seriously. Maybe too seriously. We'd hate to think what'd happen if he ever lost power during the Playoffs. Good heavens. That's why we continually upgrade our infrastructure. And since '98, we've cut the frequency of power outages by nearly half. After all, the things that matter to you—and Tom—matter to us. Not just today but tomorrow."



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Lynx® is here.

Turf disease, on the other hand is leaving.

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BACKED by BAYER

All of which makes Lynx® a dangerous combination for turf disease and a sensible, healthy one for you and your turf.

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CLAYTON, N. - RUTGERS UNIVERSITY - 2008



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Beyond
fungicide.

"Definitely impressive... Tartan shows great preventive and curative action as well... no question about it."

J. Napier, Golf Course Superintendent, Stanley Country Club, New Britain, CT

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Tartan makes turf stronger under stress now, and later, and later.



See it yourself: The new fungicide that fights dollar spot, brown patch and a broad spectrum of diseases with a 21-day residual. Even better, it's got StressGard to manage turf stress even under the toughest conditions. And of course Tartan is Backed by Bayer.™ Get the data at bayerprocentral.com.

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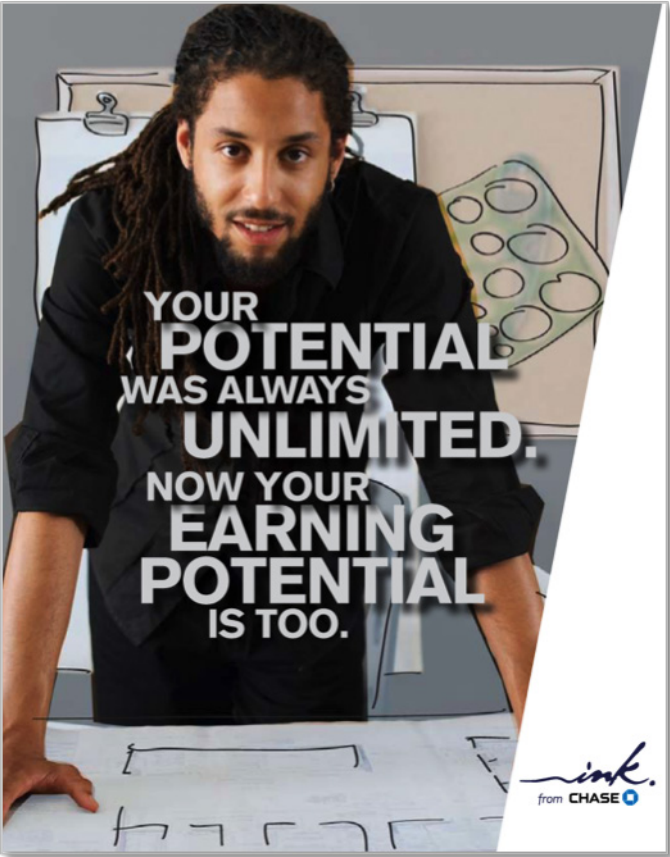


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from CHASE



YOUR POTENTIAL WAS ALWAYS UNLIMITED. NOW YOUR EARNING POTENTIAL IS TOO.

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YOUR REWARDS. YOUR CASHBACK.

IT'S A NEW BUSINESS WORLD. **THANKFULLY** YOU HAVE SOME **NEW IDEAS** TO GO WITH IT.

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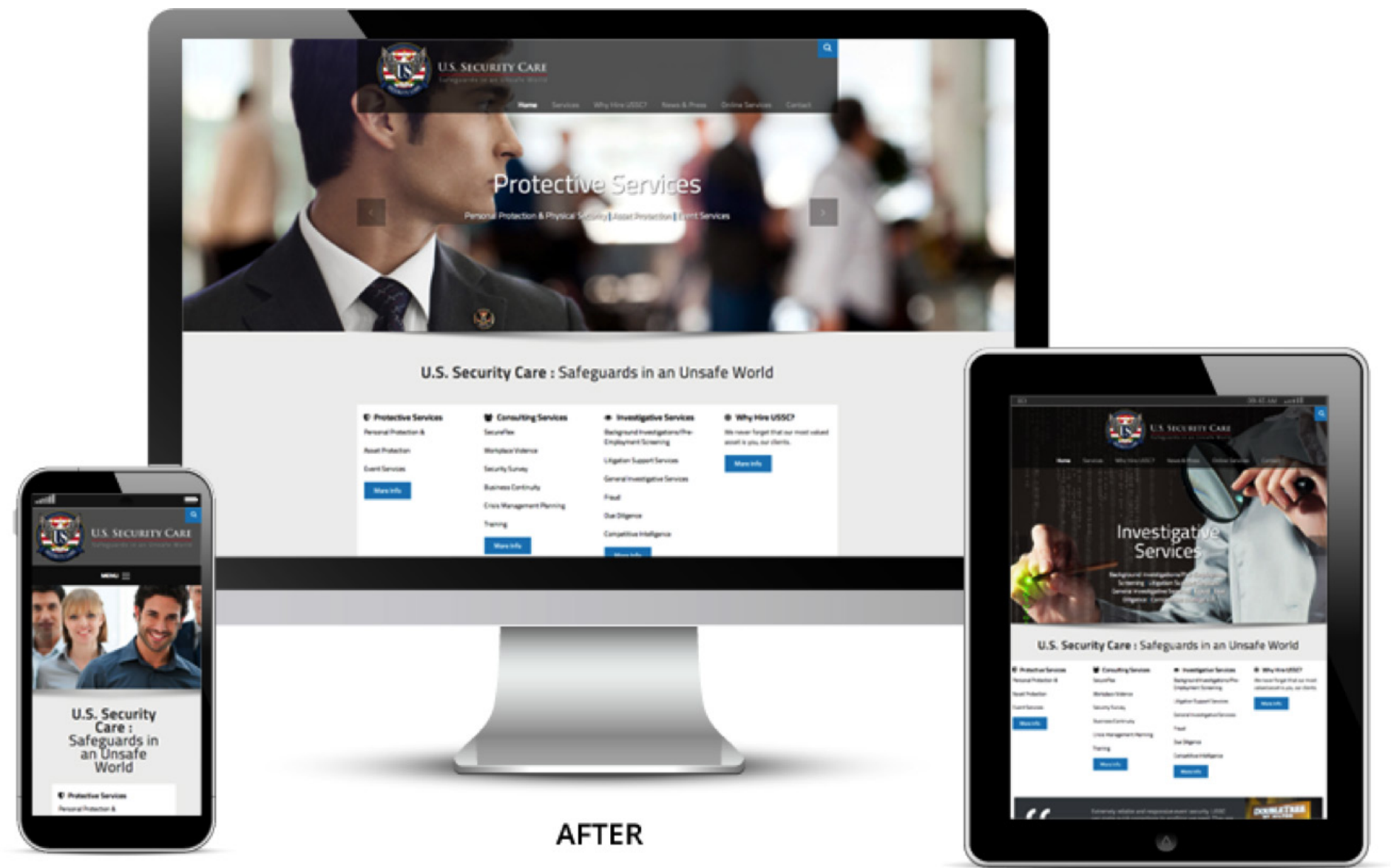
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VP Sales & Marketing Learning & Performance
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Michelle Roccia, Bank of America

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If what they're saying is true, then you could use BALANCE GOLD. It has a 40-30-30 ratio of carbs, protein and dietary fat which provides your body with energy. And who knew there are 23 vitamins and minerals in all those peanuts, caramel and rich chocolate flavor. To learn more, log on to Balance.com.

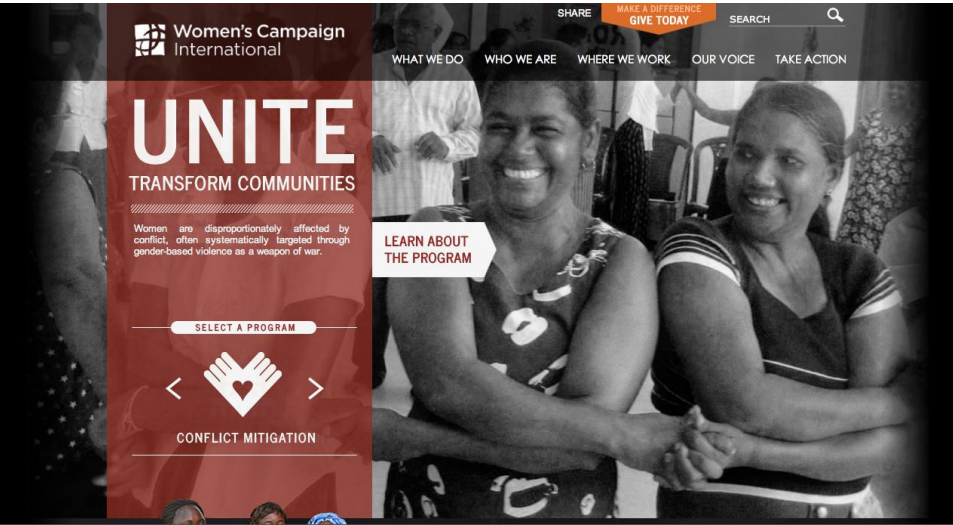
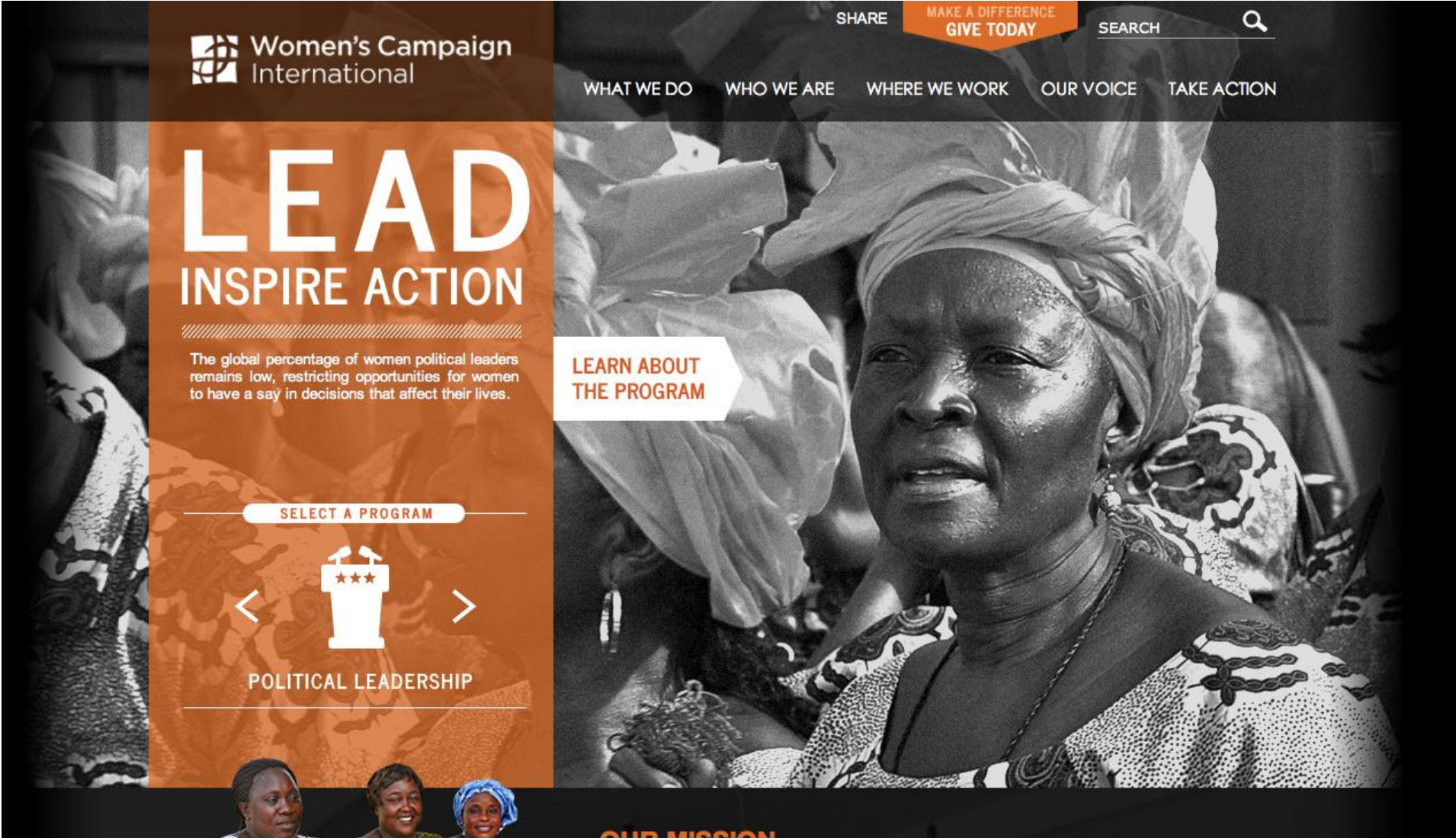
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WITH THE LIGHT
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Working hard night after night can mean junk food, and lots of it. BALANCE BAR, with its 40-30-30 balance of carbs, protein and dietary fat, helps give your body balanced nutrition. Plus it has 19 essential vitamins and minerals. Trust us, that's a good thing. Why not check out Balance.com to learn more?

WOMEN’S CAMPAIGN INTERNATIONAL



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I've tried to follow the beaten path. Didn't really work for me.

And while I may zag, I am not a kid. I have goals. Ideas. Responsibilities.

I want to work with people who are willing to stretch their minds and look for unexpected solutions.

Let's get started.

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OTHER

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This didn't all just happen by accident.


I am not afraid to fail as long as I learn from my mistakes.

I want to work with people who yearn for success.

Do not underestimate me. I am just getting started.

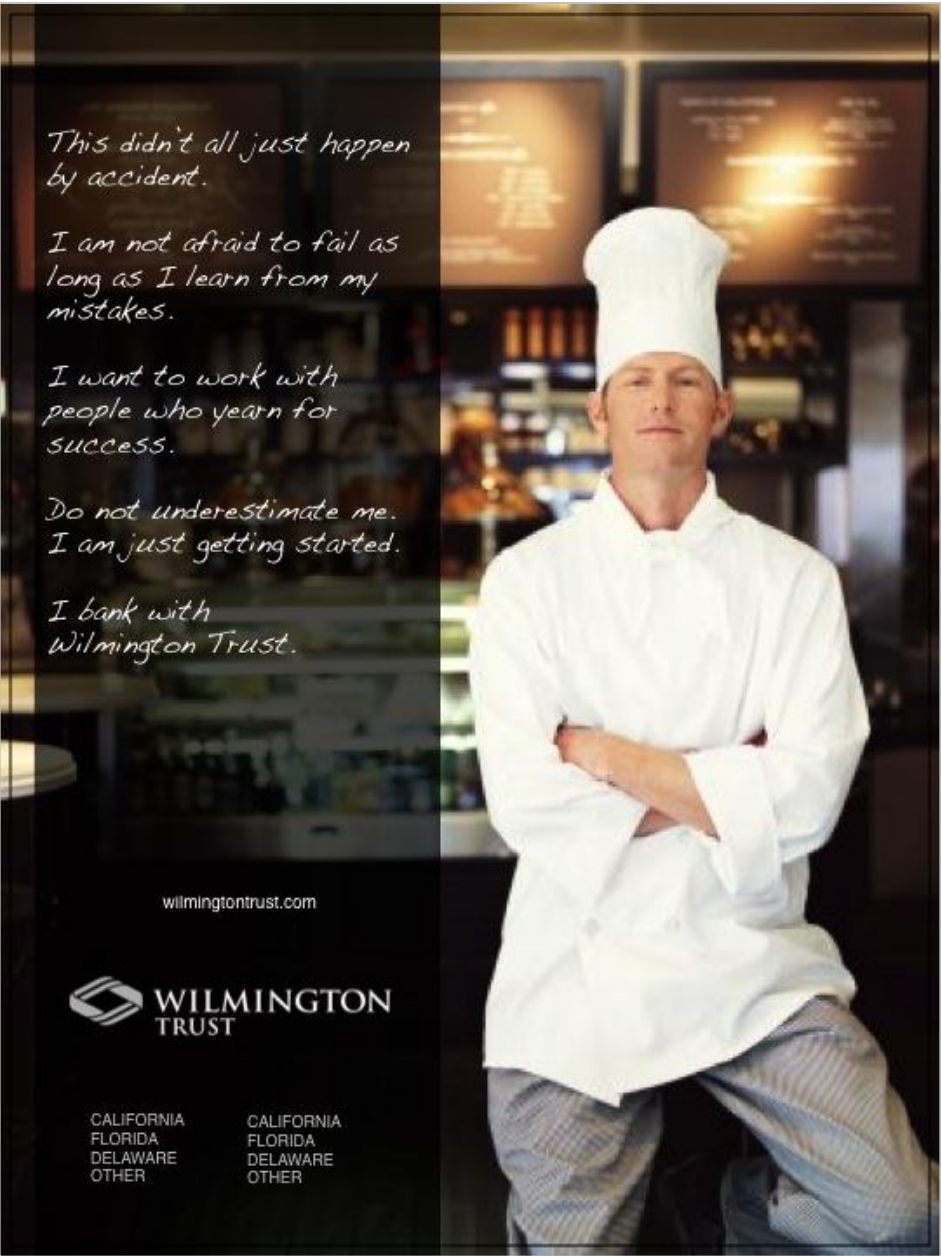
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V3 Insurance Partners provide up-to-the-minute, professional insurance solutions that protect business, that helps business run better, and keeps business moving in the right direction.

TRANSPORTATION | PROFESSIONAL LINES | WORKERS' COMPENSATION | PROPERTY



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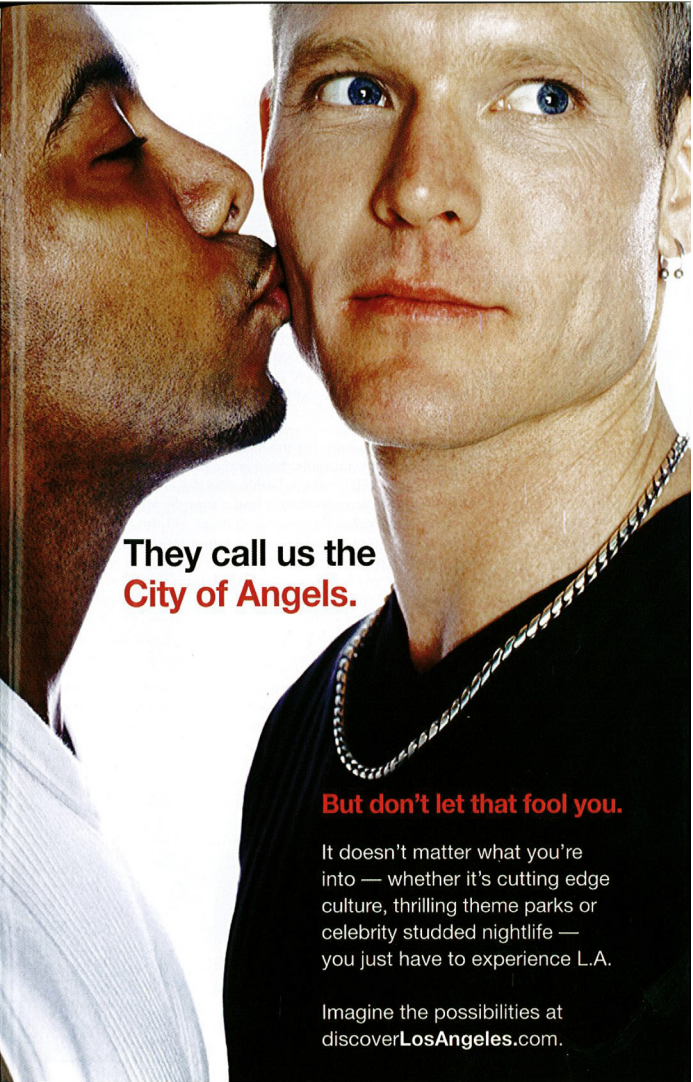
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DESTINATION MARKETING.



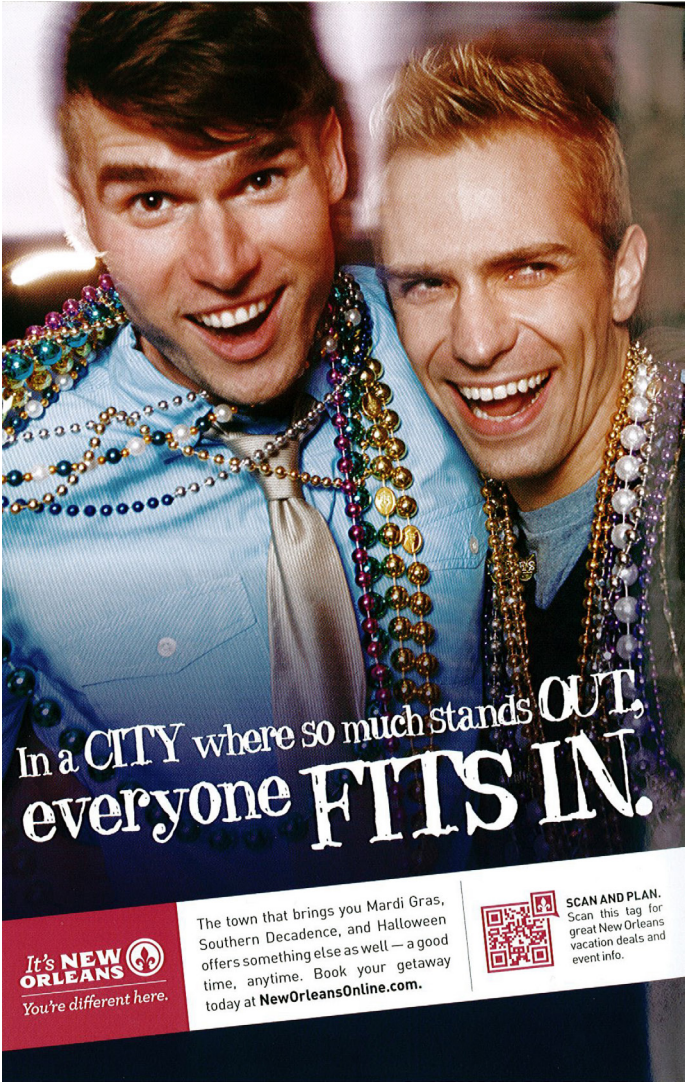
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CAPP+ is a multi-layered insurance program created by and for association professionals. Backed by an A rated insurer, CAPP+ provides superior property, general liability, directors and liability and employee dishonesty coverage. Give us a call for more information!

Thank you,
Carol Teasley,
Senior Underwriter - Property & Liability
carol.teasley@v3ins.com

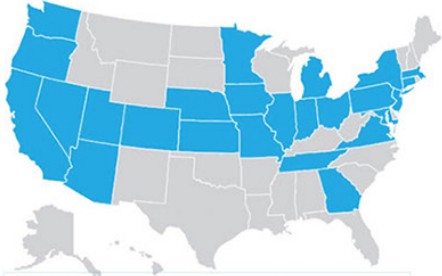
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Return to Work: Bridging the Gap

When an employee is injured on the job, the employer is suddenly faced with two main objectives: first, to ensure the employee receives prompt and appropriate medical treatment, and second, to ensure the employee returns to work as soon as is medically appropriate. Generally speaking, the longer workers are away, the less likely they are to return and the greater the costs. A light duty, transitional position can serve as a beneficial bridge back to their regular duties.

Here are a few pitfalls of extended medical absence:

- When an employee is out for an extended period of time, they risk becoming physically reconditioned and losing valuable employment skills.

- Workers may become psychologically disassociated from their identity as employees.

- Often, out-of-work employees become clinically depressed and unmotivated to return.

- As indemnity payments increase, claims become more expensive and the permanency award is likely to be higher.

Benefits for the employer of a Return to Work Program include:

- Maintaining the service and skills of a trained employee

- Improving employee retention and morale

- Reducing loss of productivity

- Lowering the cost of lost wage indemnity payments, which comprises up to 50 percent of the cost


- Minimizing the negative impact they claim may have on the experience model

Benefits for your injured employee include:

- Maintaining wage-earning power

- Enabling a faster physical recovery

- Promoting better emotional health




Learn more about V3 products and what we have to offer by visiting our Products Page

Educate your customers on the benefits of a return to work program. Save them the cost of indemnity payments spiraling out of control by encouraging workplace accommodation for light duty work, when necessary. Also, discuss with them how to safely monitor employees progress - or lack of progress - toward a return. Social media have become staple tools in the fight to combat fraud and waste in the system. However, it has to be used carefully to avoid litigation down the road. [Read our article on the ethics of collecting and using social media data to dispute a claim.](#)


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E-MARKETING

V3 VIEWS:
Taking Care of Your Business



V3 INSURANCE PARTNERS
the V3 Insurance Agency in NY & CA



Hi Everyone!

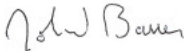
It was great to catch up with old friends and to meet many of you for the first time. I thought your CRC Swett Leadership Conference was well done and I greatly enjoyed the Miami weather!

As many of you know, I worked at RT Specialty/Westrope for many years, so I haven't forgotten how tough your job is and what you are up against during the entire sales process.

Our exclusive partnership is here to provide you with a strategic tool to out muscle your competition. Take advantage of it! We are committed to you and will do our best to help you flourish by offering a broad appetite, leading form, excellent service and 18.5% commission.

Reach out and let me help with any questions on specific accounts and keep those submissions coming! Till we meet again...


Thank you,



John Bauer,
Vice President & All Risk Property Underwriting Manager


V3 Views is your monthly quick tip from the knowledgeable minds of our practice leaders.


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John Bauer,
Vice President & All Risk Property Underwriting Manager
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ABOUT V3 INSURANCE PARTNERS LLC





V3 Insurance Partners LLC (www.V3ins.com) is a Newtown, Pa-based Specialty Program Administrator offering insurance programs serving middle market companies. Its major practice groups are Internet Workers' Compensation, Professional Lines and Property/Casualty, each managed by industry leaders chosen for their talent, expertise and integrity. V3's focus is creating value for its carrier partners, producers and insureds.

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MARKETING MINUTE



Help - my digital display ads aren't working

Before I dig into some of the reasons why your ads may be underperforming, remember that click-through is just one metric used to measure the effectiveness of a digital ad campaign.

Engagement rates are just one aspect of the ad's success or failure. Many companies view their digital display ads as being a tool to drive brand awareness, as well as a direct response vehicle. Unfortunately, it's tough to measure that sort of uptick in brand awareness, which is why most people default to click-through rates.

There are lots of ways a person can find your business without clicking on your display ad at that given moment. I'm sure there was a time you saw a banner ad that caught your interest but instead of clicking on the ad, you found the company or product by using a search engine, or typed the URL directly into your browser. The ad you saw made an impression on you and you took action when it was convenient for you.

Assuming the main reason you're running digital display ads is to trigger an immediate action, here are some reasons why your campaign may be underperforming.

Bad creative: Regardless of the medium, creative matters. If your ads are not visually arresting, if your

The Marketing Minute is brought to you by Altus Agency, a lean, mighty band of thinkers, strategists and doers who build brands that change the future. Idea-enablers who understand consumer behavior and deliver forward thinking solutions with amazing results on time and in budget. We make happen what needs to happen. It's what we do next that counts.

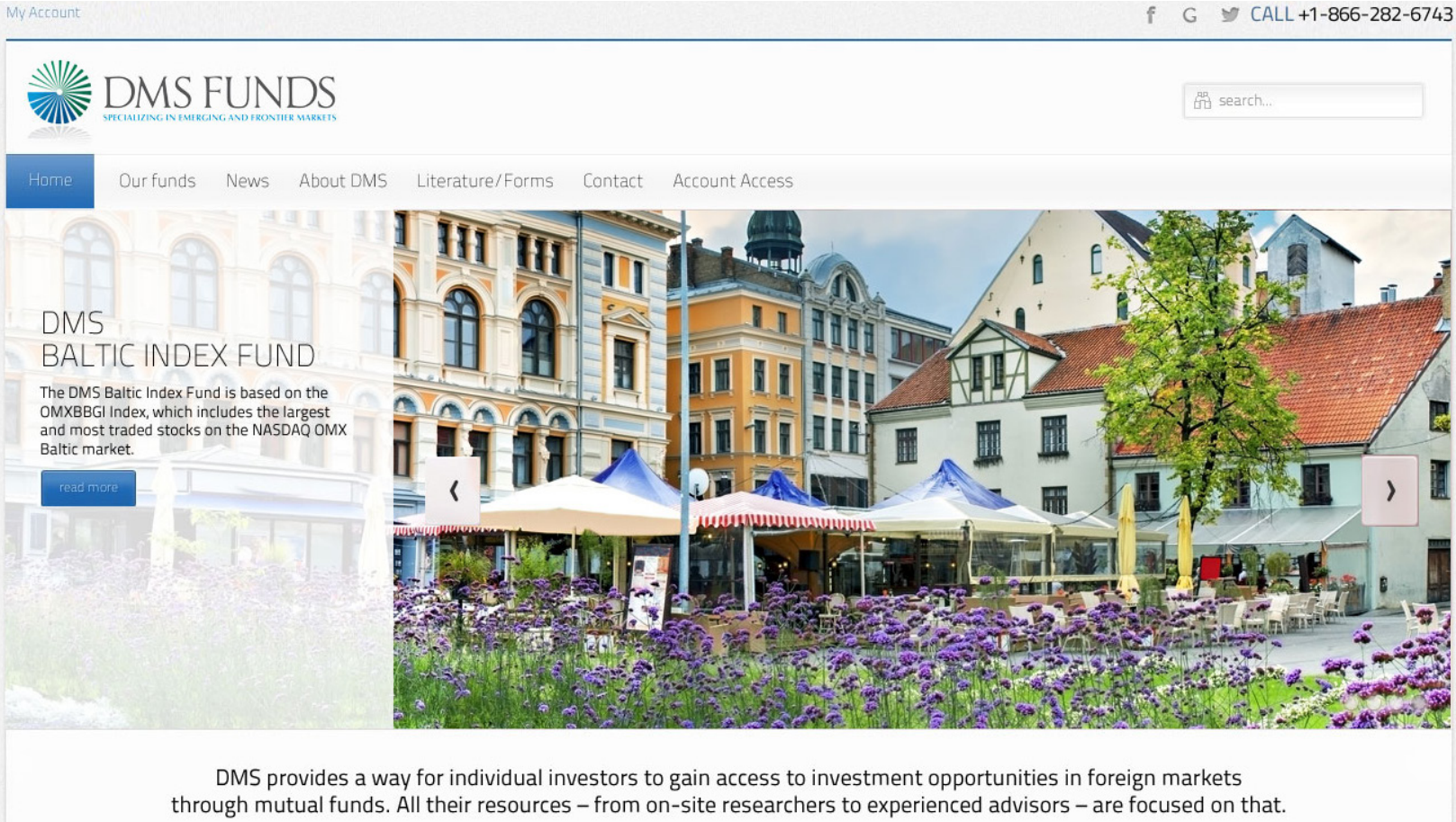
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V3 Kidnap Ransom Extortion

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Kidnap and Ransom (K&R) insurance protects organizations against the financial loss that can arise when an employee is seized or detained for ransom or in the face of extortion.

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Dan Auslander, our Senior VP and Professional Lines Practice Leader, discusses the importance of kidnap, ransom and extortion insurance. Read the full article here!

Kidnapping and extortion are significant threats to organizations and their employees in the US and around the world. Kidnap and ransom is a global underground economy worth billions of dollars. No longer is it just the expatriate employee working in "dangerous" lands who is at risk. With today's globally connected economy, domestic terrorism and technology's universal reach, any place may be a target.

While most of us think of kidnap and ransom as something that happens in dangerous spots overseas, approximately 84% of kidnappings in 2015 happened in the US and 16 percent occurred with employees living and working abroad.

Wherever they are located, today's kidnappers are sophisticated and have a variety of ways of threatening, scamming and extorting money. A hostage-ransom situation doesn't even need to be physical in nature. For example, an executive could be contacted with the threat of kidnapping their children unless a ransom is immediately paid.

Many organizations may not recognize the need for Kidnap, Ransom and Extortion Insurance (KRE). Company executives may not believe they have enough exposure to purchase a policy because their employees don't travel or live in today's known dangerous places. Unfortunately, most kidnap and ransom incidents happen here in the US.

While there is no way to completely prevent a kidnap and ransom incident being proactive about protecting employees is something organizations can do. A KRE policy's primary goal is to help preserve life and property. It provides for this in a variety of ways such as reimbursing the insured for expenses associated with hostage negotiations, ransom, transportation and medical expenses. It also provides coverage for the loss of ransom in transit. And, most importantly, it provides a dedicated security team for immediate deployment for a kidnap and ransom event.

A security team can provide analysis and a plan for employees – a proactive measure to protect employees and assets. For example, basic training to increase a traveler's awareness of their surroundings might have prevented the following event: An American executive traveling in Mexico was grabbed while walking to his hotel. He was picked up and driven to an ATM and forced to withdraw money and robbed of his personal possessions. The kidnappers held him overnight and forced him to withdraw more money before releasing him.


Ultimately KRE policies are essential to protecting your most valuable assets – your

Protection for Your Most Valuable Assets
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As a meeting professional it is hard to connect with like minded and like experienced people, especially when you have such a busy schedule. We make it easy by providing the largest network of meeting professionals. Membership includes quarterly newsletters, access to private member directory, and access to videos and documents. Membership is free!

Many meeting companies and destinations want and need LGBT business and their events. Our unique association provides the opportunity for you to join one of the largest LGBT groups globally. We connect you to key business decision makers.

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Our new site has launched! To read more about LGBTMPA, [See all updates](#)

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LGBTMPA **LGBT Meeting Professionals Association**
4mo

Our new site has launched! To read more about LGBTMPA, join our growing group of professionals, and learn how to get your business noticed go to www.lgbtmpa.com



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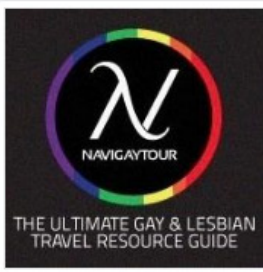
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LGBTMPA **LGBT Meeting Professionals Association**
2mo

We had a great time at LGBTMPA's first networking event at PCMA in Austin, TX on Tuesday night! Thank you to all of our attendees and special thanks to the Austin CVB and Dane Piper, Amy Brown and Susan Richardson for helping us ...see more



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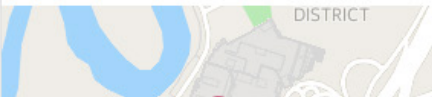


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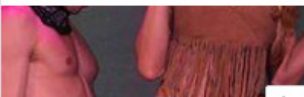
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