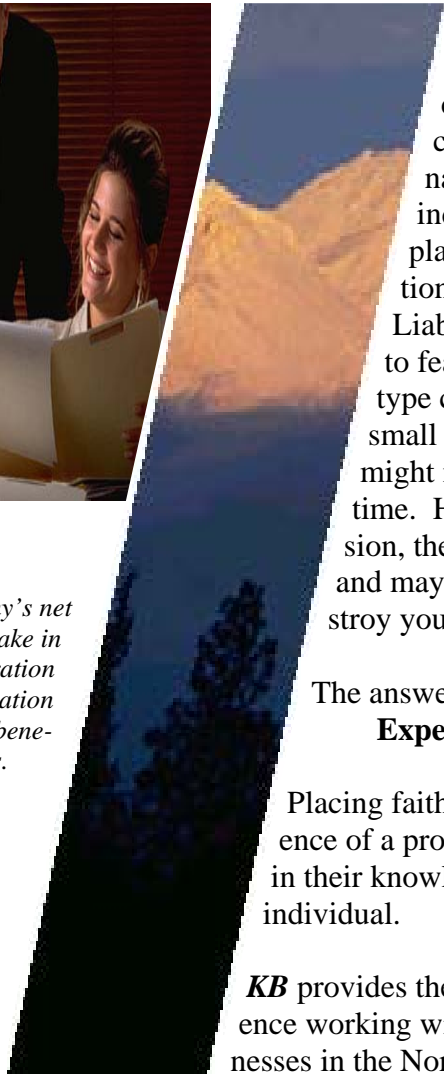




Your company's net worth is at stake in the administration and interpretation of employee benefits programs.



Without a full time dedication to the complexities, changes, subtleties and innate risks of the insurance industry, companies can be placed in compromising positions.

Liability is another critical issue to fear. A technicality buried in type could signal the end. A small provision in the contract might not mean a thing 99% of the time. However, that small provision, the 1%, is not a small problem and may have the potential to destroy your business.

The answer?

Expertise and Experience.

Placing faith in the expertise and experience of a product broker is placing faith in their knowledge. The knowledge of an individual.

KB provides the knowledge of its experience working with some of the largest businesses in the Northwest.

**LIABILITY, VOLATILITY,
EXPENSE, HASSEL**

Problems that are real.



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KB Kash Browne & Company, LLC



The SOLUTIONS

Employee Benefit Strategies

*Benefit Plan Design
Human Resource Planning & Assistance
Business Continuity Planning*

Serving business and individuals in the Northwest since 1999



The importance of protecting the family from the economic effects of health catastrophe and planning for the non-earning years is almost non-measurable....KBA can help simplify the process.

Buying group insurance and other employee benefit products used to be easy. They were easy to understand, easy to explain to employees and easy to pay for.

In 1980, the average cost of employee health insurance per employee was just over \$1,000. In 1980, the average company spent five percent of its payroll on employee benefits. In 1980, enlisting the services of Kash Browne & Company (KB) might have been considered a luxury... even though it did not add to your cost.

Today, the average cost of health insurance per employee is over \$3,000 annually, the average employer faces an annual expense of 30-40% of payroll for benefits.

Today, enlisting the services of KB should be considered a necessity.

The trend continues. It was estimated by a congressional commission that the number of Americans requiring expensive, long-term medical care will triple by the year 2030.

According to a Joint Economic Committee report, the number of malpractice suits filed against doctors more than tripled between 1991 and today. Other factors contribute to the cost spiral:

- Patients want nothing but the best treatment, despite the cost.
- Technology continues to provide a wider spectrum of possibilities for treatment, but their cost are often astronomical.
- Prescription drugs have been discovered that can combat serious and deadly illnesses. Patients want them despite their ability – or inability – to pay for them.
- Almost one in every three Americans has no health insurance. Yet those with no insurance are still treated. Some studies have shown as much as \$15 billion each year is spent on “uncompensated” health care. That money must come from somewhere.

Not surprising, insurance coverage and costs have become a major factor in an employee’s decision on where to work. That fact has made it a major consideration of management. However, managing an employee benefits plan is time-consuming, costly and risky. To a business owner, time spent resolving employee benefits difficulties is costly time. It is not time spent producing. It is not time spent improving the bottom line.

KB
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