



## Shape Your Experience: Customized Content to Suit Your Preferences

Discover a curated selection of content in our quarterly newsletter, Risk Insights, designed to unite small business franchise owners with the latest news, trends and valuable advice aimed at fostering your growth. Your preferences matter to us, so we invite you to share what specific content you're most interested in. Your feedback guides us in delivering the content that aligns perfectly with your needs and expectations.

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## 35% of Small Businesses Experienced Turnover of 15% or More in 2021

Your business is only as strong as your people. In order to attract and retain key talent that will help you thrive, considering all aspects of well-being is critical. Do your benefit offerings meet a wide range of demographic needs? Are your employees aware of the benefit offerings they have? What are your peers doing to improve their people strategy?

Giving your employees the power of individual choice and ensuring they feel supported is a crucial step in engaging and retaining your workforce. Download a complimentary copy of Gallagher's 2023 Small Business Addendum to gain practical perspectives on the most recent trends impacting HR and benefits strategies surrounding your employees' total well-being.

[Download the Report](#) →

## Plan Ahead for Growth and Expansion

Growing as a small business can be an exciting time. It is important that you remain knowledgeable of law changes and applicable laws as you grow in size or expand in other states. Gallagher HRnow can help you understand your responsibilities as an employer by providing updates automatically, providing action items and tracking your employee size as you grow.

[Download the Guide](#) →

## Gallagher Perk — Gallagher HRnow

This self-service platform provides access to live support from certified HR professionals, federal and state law alerts and a compliance dashboard for company growth. Prices start as low as \$4 per employee/per month with a one-year agreement. Click [here](#) to get started now or call us at 847.904.1250.



## Meet your Franchise Program Manager

Contact me today to discuss additional coverage needs and safety and loss control resources available.