



RWO's HISTORY

RWO has a rich and long history in Maryland. On July 1, 2006, RWO became a new organization by combining two brokerages, which both believed in providing superior customer service and had deep roots in southern Maryland. Raley, Watts, & Associates was established in 1953 and Alger & O'Neill Insurance was established in 1961. Today, RWO is leveraging the combined strengths of both companies to create a world-class organization throughout the mid-Atlantic region.

THE RWO VALUE PROPOSITION

Here is our value proposition: we will work hard to make sure you clearly understand what you are paying for and what you are getting from your broker and your insurance company. We can build a safety plan to address your concerns and to help you where needed. We will help protect you at the moment of truth – whether it is a big claim, an audit, or an OSHA inspection. In short, we will make sure you have a comprehensive insurance program that is right for your business.

LET'S TALK

Do you have 30 minutes to talk to us?

That's all it takes for RWO to do an initial analysis of your current program and begin to learn about your business. We will tell you what we think and how we can help you arrange the best coverage for your business.

To find out how RWO can help you, contact
California, MD Office
Corporate Headquarters
22934 Three Notch Road
Suite B
California, MD 20619

Annapolis, MD Office
1610 West Street
Suite 105
Annapolis, MD 21401

301.863.6625 Toll Free: 800.873.2478

Visit our website at www.RWOinsurance.com
Or contact us at info@RWOinsurance.com



INSURANCE AND FINANCIAL SERVICES



INSURING IT'S RIGHT.®

WHY RWO?

Clear, Straightforward Language

RWO will explain the insurance process to you in clear, straightforward language. We want you to know where your money is going and what factors determine the cost of insurance for your firm.

Training and Education

We provide a variety of free training on everything from defensive driving to forklift safety. We also do job site audits and provide planning and tracking tools to help you stay OSHA-compliant. RWO has provided its clients with free workshops on CPR/First Aid, 401k, employment practices, and 125 plans. Each RWO client gets access to a custom safety website.

Transparency of Insurance Costs

Similar insurance companies can generate vastly different premiums based on a variety of reasons, from loss history to the quality of safety planning. Do you understand the factors impacting what you pay for insurance? Do you know how much you are paying your agent? We will take the time to explain what drives your fees and design a plan to keep your insurance costs as low as possible.

The Right Coverage at the Right Time

Do you thoroughly understand how your insurance program works? A cheap premium does you no good if you have no coverage when a loss occurs. Many companies do not realize that key exposures are under-insured — or worse, not covered at all — until there is a serious loss.

WHAT WE DO

Commercial Insurance

- Property and Casualty
- International and DBA
- Workers Compensation

Employee Benefits

- Group health plans including HRA, HSA, and other high deductible plans
- Cafeteria Plans

Financial Services

- Retirement Planning and 401ks
- Buy/Sell and Annuities

Bonding/Surety

- Performance Bonds
- Bid Bonds

Personal Insurance

- Homeowners and Auto
- All watercraft

Risk Management Consulting

- Safety audits and OSHA reviews
- Training

Human Resource Services

- Audits on manuals and practices
- Training

RWO SERVICES

We bring a wealth of services to the insurance process. It usually starts with a risk management analysis, which allows us to examine a variety of practices at your firm.

- We have a dedicated director of safety and risk management to address your safety concerns.
- We have an experienced staff to assist you with contract reviews, claims analysis, and to ensure you receive more than just an 800 number if a loss occurs.
- We provide human resources training and advice.

Examples of Services completed over the last 24 months for our clients:

- Forklift training and OSHA certification to a large contractor
- Created customized safety manuals in English and Spanish for multiple clients
- Disaster recovery planning
- Group Health employee enrollment presentations
- Face-to-face 401k investment consulting
- Held a training seminar for all clients on avoiding discrimination for human resource professionals
- Job site audits for a large contractor to ensure it was meeting OSHA guidelines
- Driver training for a large food distributor conducted for all shifts of this 24/7 operation
- Created a website, electronic OSHA logs, newsletters and monthly safety fliers in dual languages for key clients
- Online printing of auto ID cards and insurance certificates to streamline a burdensome process
- Payroll and class code review to ensure accuracy and no surprises in an annual audit