



# Community Connected Insurance

## Insurance the KBS Way

As a multi-line insurance firm, we focus on guiding our clients in their insurance journey. We are in the business of finding and offering solutions to public entities.

We serve as your guide in the difficult to navigate and complicated world of insurance and benefits.

At KBS, we think of risk management compasses as a tool that helps isolate the various areas of liability that any organization, big or small, needs to cover or protect. In short, KBS will support the needs of an employer by covering employees, students, and buildings while offering benefits support to complete the risk management compass.

## The KBS Risk Management Compass



## Employees



Supporting employees is incredibly important. Organizations increasingly utilize benefits and insurance packages to differentiate themselves from the field and better retain staff. Just as important, schools can protect staff and their families. We support employees with the following insurance programs:

- Workers Compensation Insurance\*\*
- Section 125 Compliance

## Students



We have a long history of serving and protecting schools. Part of that work includes helping our clients protect and insure the students that they educate day in and day out. We support students with the following insurance programs:

- Student Accident Insurance\*\*

## Buildings



The buildings we work and serve our communities in are vital to the success of our organizations. They are also massive financial resources and losses can be devastating. KBS helps the education market protect their infrastructure through a strategic partnership with Kansas Insurance Cooperative for Schools (KICS)

- Property Casualty Insurance

## Benefits



The journey is not done when you purchase insurance policies. The modern world of employee benefits is constantly evolving. By combining a benefit package that offers complete coverage for employees and their families, with an easy-to-use online enrollment system, KBS is supporting clients benefits needs with:

- Employee Benefits Solutions and Administration
- Consulting on your core employer benefits:
- Supplemental Employee Benefits