



Rudolph the Risky Reindeer

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On December 6, 1964, *Rudolph the Red-Nosed Reindeer* aired for the first time on television. The iconic stop-motion movie has become the world's longest-running and highest-rated holiday television special.

In keeping with its long-standing yuletide tradition of offering a risk-analysis parody based on a classic holiday tale, Lockton presents *Rudolph the Risky Reindeer*.

Even though everything in Christmas Town appears to be holly and jolly, there is still a tremendous amount of risk that needs to be considered. Join Rudolph on his crazy journey as he travels through the Island of Misfit Toys in search of safety from the Abominable Snowman and battles a snowstorm to make sure that the Christmas presents stay safe on Santa's sleigh!



✦ CONTRIBUTING LOCKTON ELVES ✦

- | | |
|------------------|-----------------|
| Tori Allee | Isabella Simcox |
| Kaylee Chappelow | Scott Slapper |
| Brendan Marquart | Kelly Stokes |



Keep reading to learn more about Christmas Town's elves, Tinsel and Sparkle, who are hard at work in Santa's workshop. We can't forget about Hermey, who has decided that being an elf isn't his calling. Will he actually become a dentist?



WORKERS' COMPENSATION CLAIMS IN SANTA'S WORKSHOP

An injured elf isn't a happy or productive elf.

The elves were diligently building toys as Christmas Eve approached. Two of the elves, Tinsel and Sparkle, ran to grab red paint for the fire trucks that they were building, and they collided. Tinsel's shoulder was in bad shape, so she was not able to continue on the job.

Workers' Compensation Coverage: As an employer, one way to keep workers' compensation costs down is to offer light-duty tasks, such as clerical work or greeting customers. An injured employee can do this until he or she is able to return to performing his or her job at full capacity.

For Tinsel, this meant simply painting the fire trucks until her shoulder fully healed and she could get back to building them. This task kept her fulfilled. Otherwise, she would have been quite the angry elf sitting at home during the busy season.

The longer an employee is out due to an on-the-job injury, the less likely he or she will return at all. Offering return-to-work options can tremendously impact an employer's savings on potential hiring, retraining, and litigation costs.



Sparkle was also injured in the collision. However, after investigation it was clear that Sparkle had been drinking eggnog while on the job, and therefore, he did not receive workers' compensation from Santa's Workshop. Santa initially wanted to send Sparkle to the South Pole for rehab, but after cooling off, he knew that enrolling the boozy elf in the Santa's Workshop employee assistance program would get him treatment closer to home, provide a higher success rate, and create a better workplace culture for the team.

PRODUCT LIABILITY ON THE ISLAND OF MISFIT TOYS

A jack-in-the-box named Charlie, a train with square wheels, and boats that don't float. Welcome to the Island of Misfit Toys!

Welcome to the Island of Misfit Toys! While the elves work hard all year to create gifts for children around the world, they sometimes make mistakes. Up in the North Pole when the elves send out misfit toys, King Moonracer searches the entire planet and brings them back to the island before any boys and girls play with them. Well down here, when a manufacturer sends out misfit products, it must do a product recall, with no help from King Moonracer but with plenty of help from Lockton!

Product Withdrawal Coverage: Luckily, manufacturers can use product withdrawal coverage as their own King Moonracer to help handle misfit products. This coverage will pay for the cost of notifying the public, the cost of transporting the products back to the manufacturer, and the cost of storage space for or proper disposal of the products. It also provides coverage for overtime, hiring temporary employees, and computer time while trying to resolve the issue.

If you are planning on sending out products, especially around the holidays, this coverage could be your Christmas miracle! Thankfully, Santa already has product withdrawal coverage in place and is able to use his insurance to repair misfit toys and deliver them before Christmas.



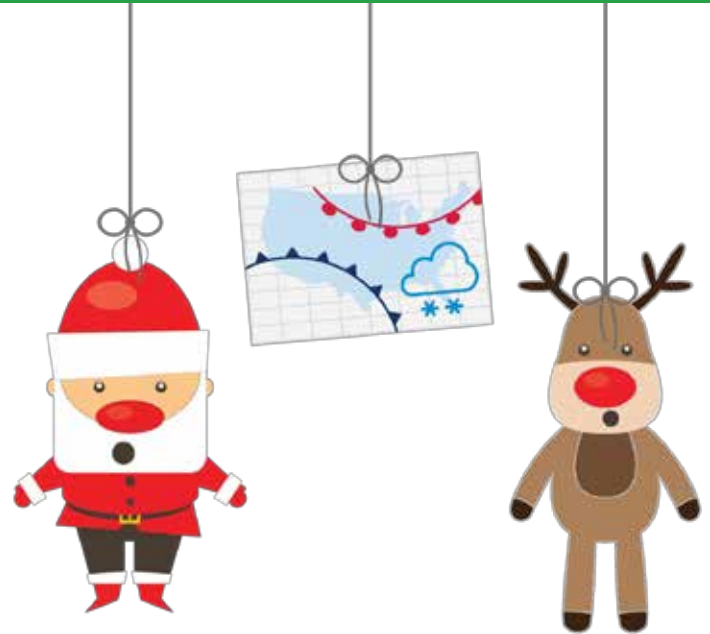
PROTECT THE REINDEER ON A FOGGY CHRISTMAS EVE

Everyone wishes for a “white Christmas,” right? Well, Santa doesn’t; he is worried about the safety of his reindeer.

It was the night before Christmas, and Santa was up, pacing and worrying about how his beloved reindeer would fare as a yuletide storm quickly approached. Santa knew that he had livestock coverage but wasn’t sure how the coverage applied. Would the loss of any reindeer be covered during the storm?

Livestock Coverage: Santa explained Rudolph’s importance to the Lockton elves, “The only way we can make it through a big storm is with Rudolph’s red nose guiding the way!”

The Lockton elves suggested that Rudolph be specifically scheduled—with a separate limit—in Santa’s livestock policy. With all the sugar that the Lockton elves had been eating, they had plenty of energy to get this done right away, and Santa delivered all of the presents with peace of mind knowing that Rudolph was covered!



CARGO COVERAGE FOR PRECIOUS GIFTS

Santa can't control the weather, but he can come up with a backup plan!

On Christmas Eve, a terrible storm raging outside had Santa worried that he would have to cancel Christmas. Luckily, Rudolph came to the rescue with his nose so bright and guided the way. But were all of the presents in the sleigh going to be safe? Would any fall out? Would any get damaged? Every year, this poses quite the risk for Santa and it can for you too!

Cargo Coverage: Cargo can be damaged in many different ways, and Santa wants to be sure that he's covered should something happen to the children's precious gifts. Santa's cargo policy will cover the toys as the reindeer guide the sleigh. This policy can even include coverage for short-term storage if Santa has to take a pit stop because of necessary (cookies) or incidental (sleigh malfunctioning) reasons.



DENTAL HEALTH FOR THE ELVES

Hermey, who has always wanted to be a dentist, may finally get the chance!



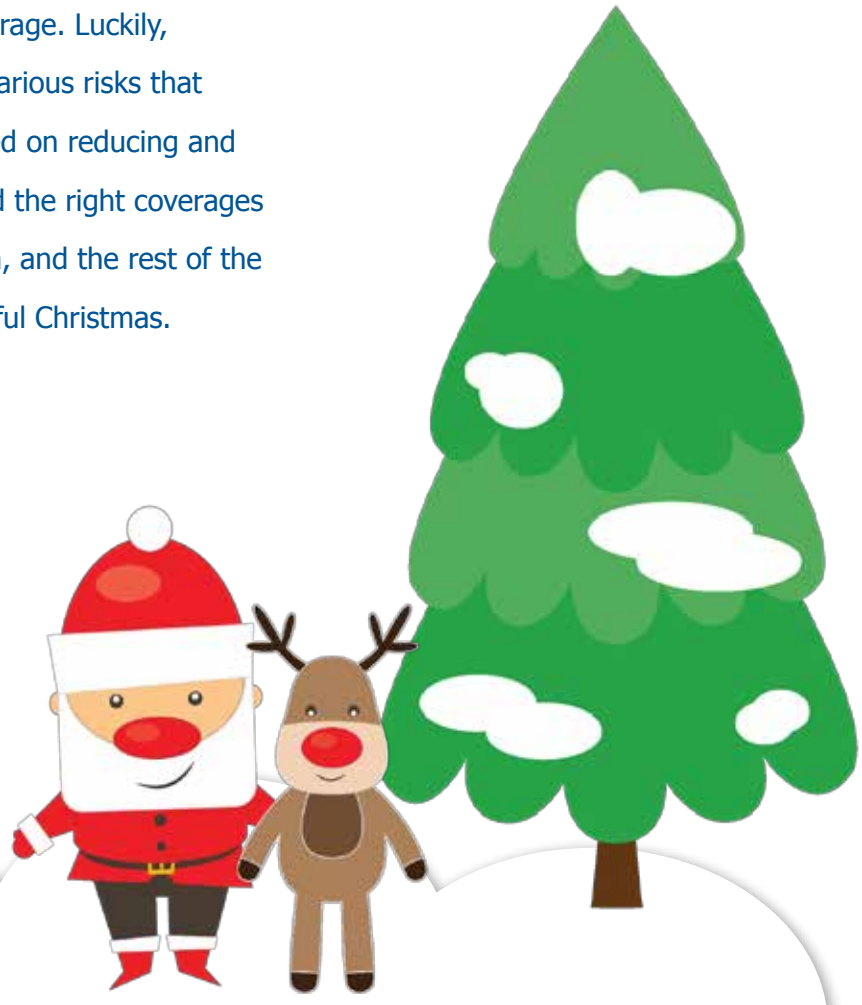
As you probably know, elves try to stick to the four main food groups: candy, candy canes, candy corns, and syrup. With all of this sugar, things can get sticky, and the last thing Santa wants to worry about during this jolly time is a dental claim! Good thing Santa can use Lockton Benefit Group to help his elves pay for regular dental checkups from Hermey.

Dental Insurance: Oral health is important and can help keep your overall health costs down. Taking advantage of routine oral checkups and preventive care benefits can help detect problems before they become serious. A dental insurance policy can help you cover the costs of preventive, basic, and major services, and sometimes—if you're lucky—orthodontia. Lockton also recommends that the elves really consider taking a page out of the reindeer's books and throw in a carrot or two from time to time.





Looking back on this Christmas adventure, Santa is pleased to report that the only thing that didn't go wrong was his insurance coverage. Luckily, the Lockton elves assessed the various risks that surround Christmas Town, advised on reducing and mitigating the risks, and provided the right coverages to help Santa, the elves, Rudolph, and the rest of the reindeer pull off another successful Christmas.



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