

## How Morris & Garritano drives 28x ROI in client value and engagement with Mineral<sup>®</sup>

When you've been doing something for nearly 140 years, you tend to get really good at it. That's especially true of Morris & Garritano, which has been protecting what matters most to the people of California's Central Coast since 1885. Specializing in commercial, employee benefits and personal coverage, Morris & Garritano is one of the state's largest independently owned insurance agencies. While the people have changed over time, the agency's unwavering commitment to educating, advocating for, and insuring its client's businesses has not. This commitment led Morris & Garritano to include Mineral in its offerings to serve clients and protect their most valuable asset – their business.

### Company

Morris & Garritano

### Challenge

Morris & Garritano wanted a comprehensive HR platform to empower both its consulting team and its clients and to complement their unique insurance and HR offering.

### Key Solutions

Morris & Garritano partnered with Mineral as an extension of its HR Consulting Services, providing tools, resources, training, forms, and support that increase client engagement and maximize the agency's value to its clients.

### Results

- Since the start of the partnership, Morris & Garritano saw a 28x return on investment.
- More than 900 of the agency's clients tap into the Mineral Platform<sup>™</sup>.
- Smart Employee Handbook saves the agency's clients thousands of dollars in handbook creation.
- Client usage of Mineral resources nearing the \$435K in value in 2022 alone.

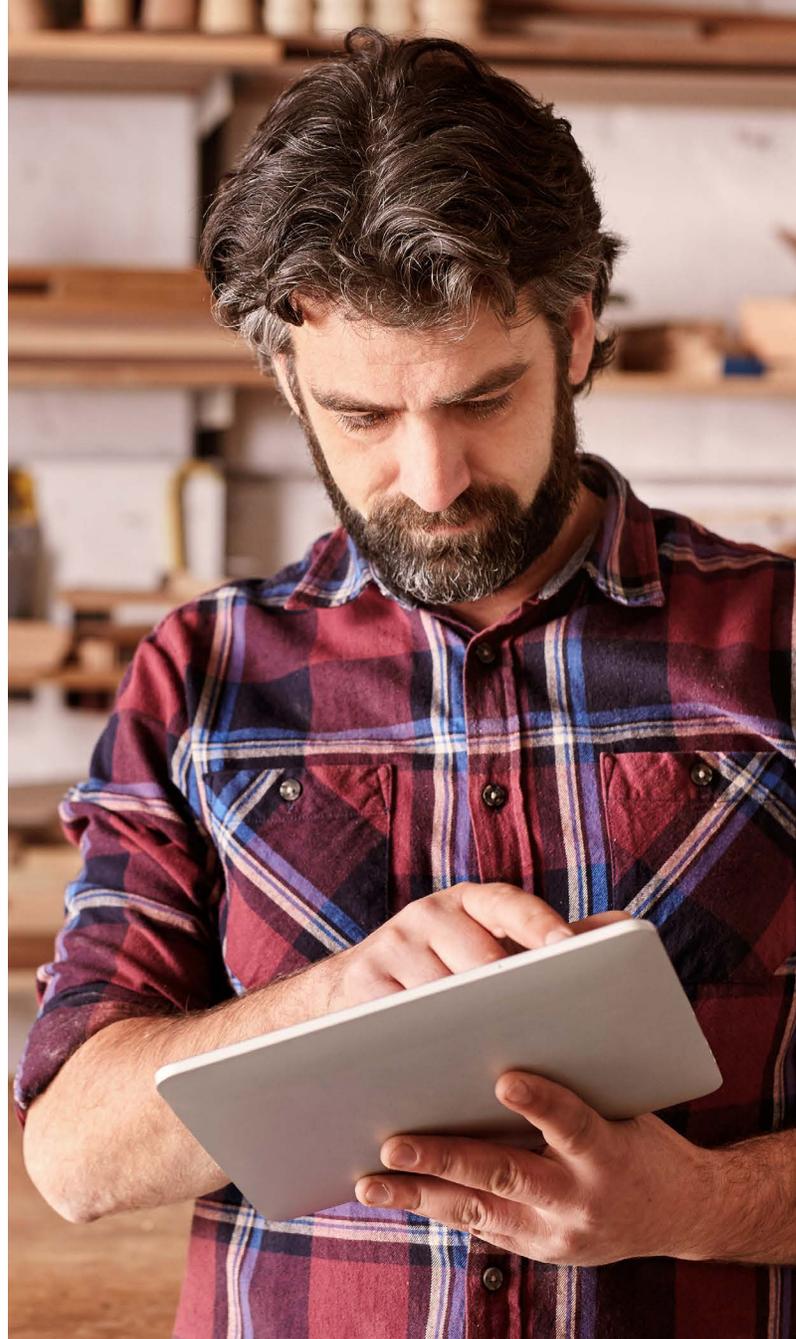


## An essential element

As a complement to its insurance offerings, Morris & Garritano provides human resources consulting services, which includes direct access to an in-house human resource consultant who can address complex and specific HR issues. The agency acts as an extension of its clients' HR departments and believes in a balanced, relationship-driven approach, advising mandated standards to ensure client's compliance while narrowing in on practical solutions that make the most sense for their business. The combination of Morris & Garritano's professional service team, extensive client services, and advanced technology is foundational to its balanced approach to benefits administration. The Mineral Platform is an essential element in that technology enhancement.

Morris & Garritano offers Mineral to all its business clients at no additional cost. "It fits squarely within our business model," says Kely Blackburn, HR Business Consultant with the company. "We're unlike our competitors by offering full-cycle HR Services and have been doing so for over two decades, with our clients finding tremendous value in it. To ensure our scalability, we partnered with Mineral to support our various HR functions which allows us to narrow in on what we do best."

Blackburn sees Mineral as a natural fit within the insurance sector. "We see a large overlap between many HR functions and insurance, in workers compensation, leaves of absence, and accommodation, for example. By offering resources and guidance in these areas, clients reduce their exposure to risk, and some of our clients have reduced their liability insurance costs as well."



**"Along with our HR Consulting Services, Morris & Garritano clients gain complimentary access to Mineral that helps businesses of all sizes reduce the time-consuming transactional burdens we often encounter in Human Resources."**

— Kely Blackburn

HR Business Consultant,  
Morris & Garritano Insurance Agency, Inc.



## Building collaborative relationships

One of the agency's core values is building collaborative relationships with clients. Blackburn believes Mineral is helping Morris & Garritano achieve that goal. "We're more than an insurance broker for our clients," Blackburn explains. "We understand small business and know how challenging it can be to get human resources activities done right. Many of our clients don't have an internal HR department, so we take on much of that function for them — and back them up with resources and expertise to help them stay on track."

But Mineral is not just a resource for smaller organizations, large businesses also find the platform valuable. Running a large-scale operation has its pain points, especially when it comes to training and development. Several large clients have over 150 active users, and some have utilized over **\$35K in Learn training courses**, while total client usage of Learn is nearing **\$300K in value in 2022**.

Blackburn has developed a formal onboarding process to introduce new clients to the Mineral Platform. From a welcome email with login instructions, a quick start infographic, to a comprehensive user guide and personalized demonstrations, clients learn of the tools and resources available through Morris & Garritano and the Mineral Platform. It's a customized one-on-one approach with clients to ensure their success with the platform.





## Thousands of dollars in value added

And the service does get used — by over 900 of the agency’s clients. To date, **over 170 employee handbooks** have been created by Morris & Garritano clients using the Mineral Platform. “And as of 2022, our clients have utilized **over \$100K in value** with Mineral handbook features alone,” Blackburn says.

Employee handbooks are not just nice-to-have assets; they are essential business documents. Yet, for clients of Morris & Garritano, creating a handbook is time-consuming, complex, and expensive. “In my experience, it costs a company about \$5,000+ to create an employee handbook, and easily 40+ hours of staff time on a good day,” notes Blackburn. “Using Smart Employee Handbook, our customers can create their own employee handbooks at no cost with the necessary compliance language already there, which helps to streamline the policy development process.”

But not only that, Mineral continue to offer the firm’s clients peace of mind by continually monitoring client policies to ensure their compliance when new laws come into play. “No more going down the Google rabbit hole to find what changes have been made,” says Blackburn. “Instead, Mineral offers policy alerts to overcome these challenges and has policy language ready to go.”

The Benefits Document Creator is another tool Blackburn says is popular among clients. “There are literally hundreds of standard forms applicable to HR. Unfortunately, finding or creating them is time consuming, and you have to be sure you’re working with the most current version, or the version that applies to your jurisdiction. With the Mineral Platform, all the forms are within easy reach and always up to date.”



## Increase ROI and conversion rates

The agency sees the Mineral Platform as a competitive advantage. “We’re able to clearly demonstrate our value to clients and prospects, and our HR Consulting Services, partnered with Mineral, adds to the value our clients see and experience,” Blackburn says. “In HR, the goal is to stay relevant and current – that’s key to your success. You need to be a relevant resource to the employees and employers, while staying current on what employment laws are at play. Both contribute to our client’s success in decreasing risks associated with managing people in business.”

Mineral also allows Morris & Garritano to increase engagement with existing clients. “Because our services are combined with the Mineral Platform, we have more interactions with our clients than a typical agency might,” says Blackburn. “And we see the benefits of those interactions in our retention rates, with many clients continuing with us for decades.”

The increased engagement rates factor into the **28x return on investment** Morris & Garritano is realizing with Mineral. In fact, the company’s return outperforms average partner standards, many who typically see an already generous 8x ROI with the solution. It speaks both to the power of the Platform and Morris & Garritano’s commitment to its clients.

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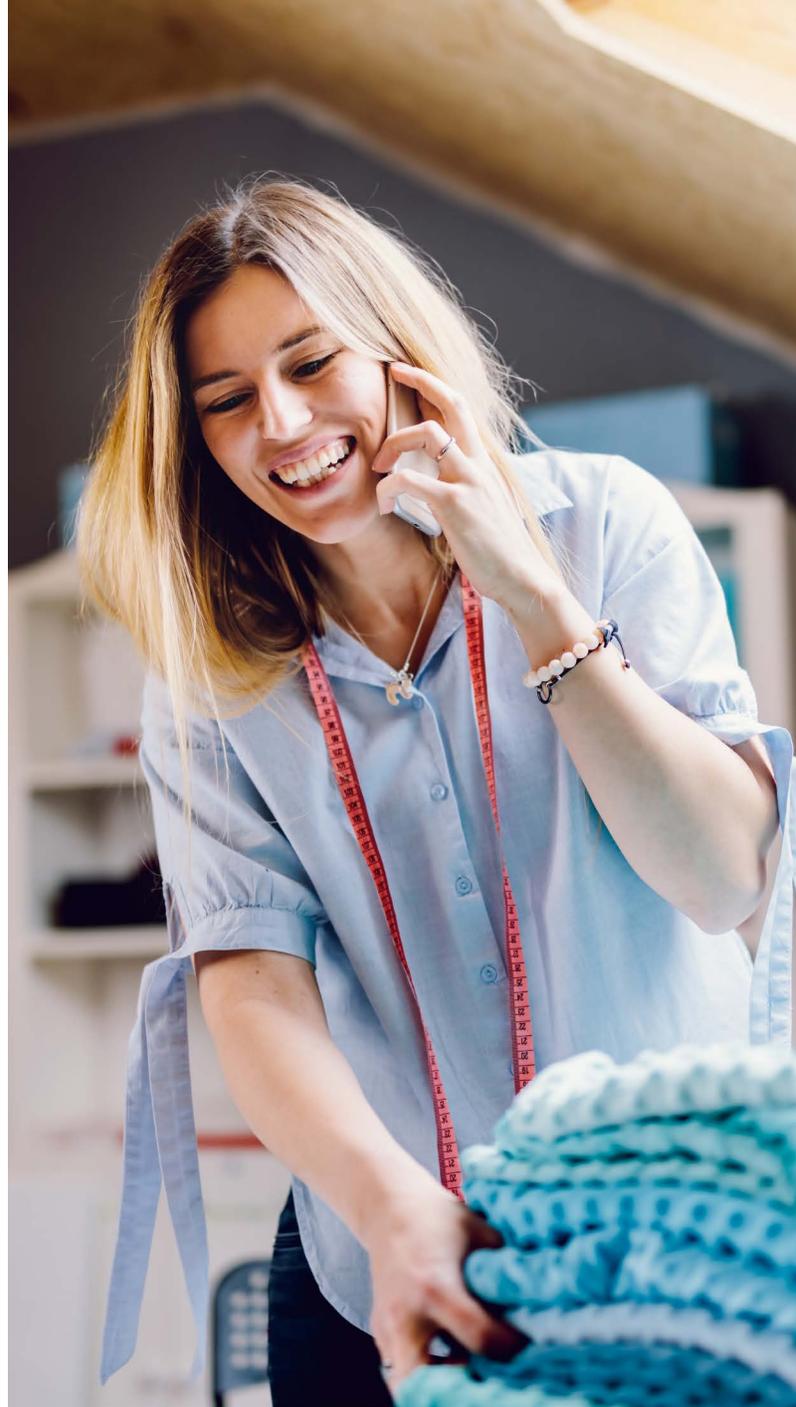
HR Business Consultant,  
Morris & Garritano Insurance Agency, Inc.



## Solving the tough challenges

As the employment landscape becomes more complex, Morris & Garritano's comprehensive approach provides clients with direct access to tools and one-on-one expertise to help them solve tough challenges surrounding compliance, human resources, employee education and advocacy, and claims management.

"I'd recommend the Mineral Platform to other agencies wanting to increase the client value proposition. There are hundreds of resources available to help me – and our clients – solve the real challenges and streamline manual tasks," Blackburn concludes. "Mineral allows users to focus on making an impact, allowing them more time to think strategically about how to succeed rather than simply putting out fires. Honestly, Mineral makes my job so much easier, and I know it does the same for our clients."



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## Let's Connect

For more information on the Mineral Platform or how to expand your HR and compliance offering with certified HR expert advice, [contact our Mineral team](#).

Trusted by more than 500,000 companies, Mineral is the HR and compliance leader for growing businesses. Mineral's proactive solutions take the guesswork out of HR and compliance, giving clients peace of mind. The company combines data, technology, and human expertise to drive innovation and personalized guidance. Mineral's network of partnerships has enabled it to build the largest HR community in the U.S.

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