



DON'T GET A QUOTE ON YOUR WORKERS' COMP INSURANCE UNTIL YOU READ THIS WHITE PAPER!

Before you get a quote on your Workers' Compensation, we want to alert you that there are 20 reasons why bidding and quoting does not create your ultimate Workers' Comp lowest net cost.

Shopping for price has NEVER:

1. Created a culture of Zero Injuries
2. Allowed the right medical provider who knows the comp system to treat injured employee
3. Reduced/stopped workplace injuries
4. Created a policy to reduce/stop exaggerated employee injuries
5. Returned injured workers to work (timely) before the insurance company starts paying your injured worker
6. Kept attorneys out of the system and your wallet
7. Found and fixed errors and returned money
8. Prevented overcharges
9. Reduced overcharges
10. Confirmed that your employees are classified correctly. There are more than 200 ways to classify employees. It is possible that one of your employees wanders into an incorrect classification and you pay dearly for that.
11. Created a non-disruptive 15 minute accurate, no overcharge audit where the auditor visited and stayed no longer than 15 minutes.
12. Implemented the right hiring practices
13. Built a culture of safety and caring
14. Kept the production line humming
15. Confirmed your experience modification factor is correct
16. Reduced your experienced modification factor
17. Built a blueprint to help you attain your minimum experience modification factor. (Do you know your minimum experience mod score? Do you know how much money you are being overcharged because you are not at your minimum experience modification?)

18. Created a hiring policy that defends against hiring an injury waiting to happen. It takes just two simple forms to start and we are happy to share them with you.
19. Trained employees and supervisors why Workers' Comp is your best employer paid benefit for your employees.
20. Built a continuous downward spiral of Workers' Comp costs.

Our job is simple: Crush your Workers Comp costs by building a simple, but not always easy, four year 18 step trademarked process to cut your experience mod to its lowest legal minimum and unlock all that hidden capital you could be using in your business...or as you choose.

When your Workers' Comp program is free of overcharges and you've installed the right processes, you end up taking control back from the insurance companies. And, when we're in control, we feel good. Most of us don't feel good when someone else controls one of our business processes.

We've helped employers reduce costs from \$300 to \$30,000 and more by taking back control. (Web testimonials and testimonials on this are evidence)

When you take back control and the insurance companies know this, they see you in a different light...as an employer who cares. This is when you get the best value for your buck.

This material is provided as general information and is not a substitute for legal or other professional advice.

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