



WORKERS COMP INSURANCE



IT'S COSTLY AND COMPLEX.

LET OUR INDEPENDENT CONSULTANTS HELP YOU UNDERSTAND
IT BETTER AND REDUCE YOUR COSTS.

DID YOU KNOW...

- About 50% of all businesses pay too much for Workers' Comp Insurance simply because of mistakes?
- You can be reimbursed for past mistakes for up to 2 years retroactively – resulting in recouping significant dollar amounts?
- The least effective way of reducing your workers comp costs is by shopping around and switching insurance companies to try to get a lower premium?
- Insurance companies don't actually pay for your employee injuries - they just finance them for you at a very high cost?

Workers' Comp can be complicated, and chances are there are hidden costs you're not aware of that are driving your cost way up. Let us help you identify those costs with our CompPlus program.



Our CompPlus program was designed to provide you with the tools needed to drive down the overall cost of your Workers' Comp program. There are many direct & indirect costs that need to be identified and controlled, it's these costs that can add up to large sums of money that are not easily recognized but hidden in your bottom line. We'll not only show you where they're hidden but how to reduce or eliminate them. With our CompPlus program you'll learn how to prevent hiring your next workers comp claim. Find out about your applicants prior WC claims, substance abuse problems, or dependability issues and get confirmation that they will be able to physically perform their job duties BEFORE you hire them.

Using our CompPlus program along with our state of the art HR software you will be prepared for better hiring, retention and productivity! You can eliminate drama in the workplace, reduce the number of Workers Comp claims, and reduce your exposure to employment lawsuits. We will equip your HR person or department with all of the current personnel forms, employee surveys, training videos, employment contract builders, employee handbook, OSHA forms and more – so everything is at your finger tips.

Our CompPlus program includes review of a wide range of areas in your Workers' Comp policy that tend to be overlooked by most agents – and unless your agent is paying closer attention to your Workers' Comp policy than any of your other policies, then there's a good chance you are currently paying too much.

OUR INDEPENDENT EXPERT CONSULTANTS:

- Verify audits to identify and correct mistakes.
- Help you obtain refunds for past over-payments due to errors.
- Assist you in establishing processes for reducing overall costs and eliminating future errors.
- Show you how to prepare in advance for your annual audit so there won't be any surprises.
- Help you develop a strategy for keeping workers comp claims “medical only” - so that there are no lost wages claims.
- Give you the tools to avoid hiring your next workers comp claim.
- Show you how to take advantage of the Colorado Cost Containment Certification to lower your premium costs.
- Help you minimize the risk of losing valued employees when they are injured and create processes to get injured workers back on the job quickly and fairly.
- Assist you in implementing processes that reduce lost workdays by 60% to 80% due to injuries.
- Show you how to reduce the potential for litigation arising from employee injuries.
- And serve as your continuing advisor on workers comp policies and procedures.

These days no company can afford unnecessary losses, and overpayments in your workers comp policy equate to just that - losses that affect your bottom line.

Your company, like so many others, could be unnecessarily overpaying 10's of thousands of dollars annually due to errors - and unless you're certain that you're not - then it's time you find out.

We want to be an asset to your company – not just another expense. That's why we're offering our CompPlus program without any up-front costs to you. Our expert analysis along with implementation of our workers' comp cost control methods will save you money.

You can get this process started today.

Just give us a call at 303.744.1341 and ask to speak to Greg Ham.