



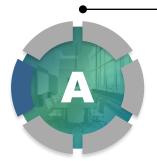


- ❖ EMPLOYERS Compensation as a carrier
- Reasons to offer workers' compensation insurance
- Why workers' compensation is the easiest line of coverage to offer
- Offering workers' compensation alongside
 B&P's medical carriers
- Why to offer workers' compensation through B&P



EMPLOYERS WORKERS' COMPENSATION





Rated "A" by A.M. Best



Start up friendly with highly competitive rates for its target white collar industries



Preferred industries filter out high-risk and high-maintenance groups



Offers pay-as-you go plan for qualifying groups



Currently the only carrier that offers a partnership product with a L&H carrier



Free loss-control services to increase workplace safety and reduce future workers' compensation costs



REASONS TO OFFER WORKERS' COMPENSATION

- ❖It's an easy source of revenue
- ❖ Commissions are getting cut
- ❖Compliance it's required by law
- ❖The marketplace has become seasonal
- ❖Increase retentions and makes your groups "stickier"
- ❖Can be used as a prospecting tool for the medical portion
- ❖There's no need for a P&C license to sell workers' compensation and be paid commissions (unique to CA)

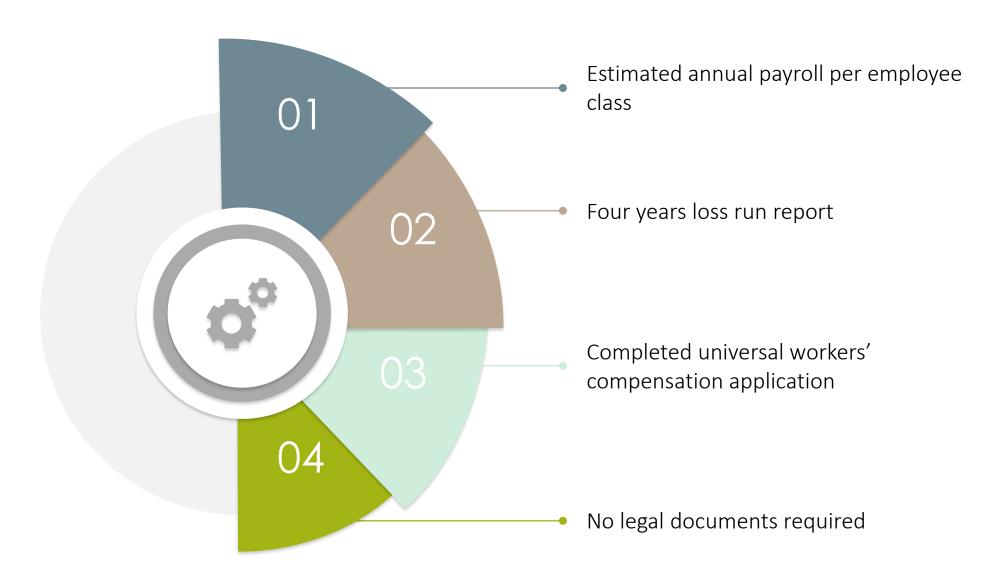
EASIEST LINE OF COVERAGE

- Easy to service
- Less issues to service
- ❖No variance in coverage or benefits
- ❖Generally there is no deductible (depends on state and carrier)
- ❖All carriers effectively offer the same product
- ❖No need to worry about networks
- ❖Standardized claims process
- ❖ Race to the bottom





WHAT'S NEEDED TO QUOTE WORKERS' COMPENSATION







- **\$** Easy to forget about workers' compensation
- ❖ Get the employer application and the payroll info and you're ready to start enrolling Aetna and selling EMPLOYERS workers' compensation

ANTHEM BLUE CROSS

- ❖ The best fit with EMPLOYERS Compensation
- ❖ Startup friendly medical carrier partners with a startup friendly workers' compensation carrier.
- ❖ Groups cross sold EMPLOYERS workers' compensation with

 Anthem Blue Cross medical gets 10% workers' compensation

 discount
- Employer application requests workers' compensation info (effective date, policy number, etc.)





CALIFORNIACHOICE

- Employer application explicitly requests workers' compensation
- Workers' compensation must be effective before or on the California Choice effective date for the group
- ❖ Has "hard" submission dates



- Underwriting promotion makes it easier to write newly established groups
- ❖ 6-100 active subscribers that have been in operation for at least 4 weeks, will now be guarantee issue
- Groups of 1-5 active subscribers still need to provide payroll docs.

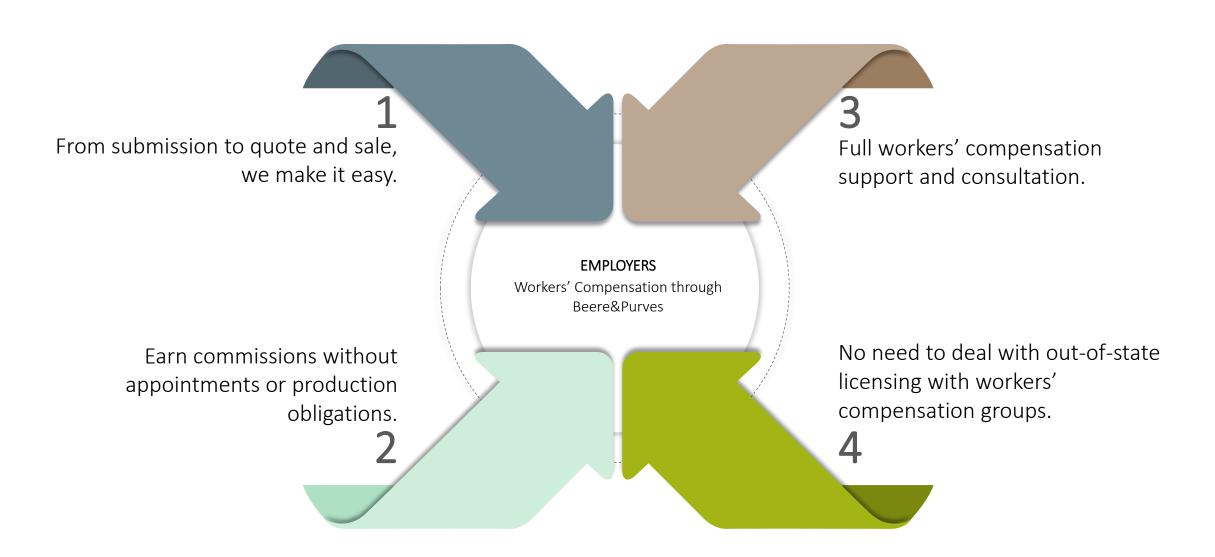




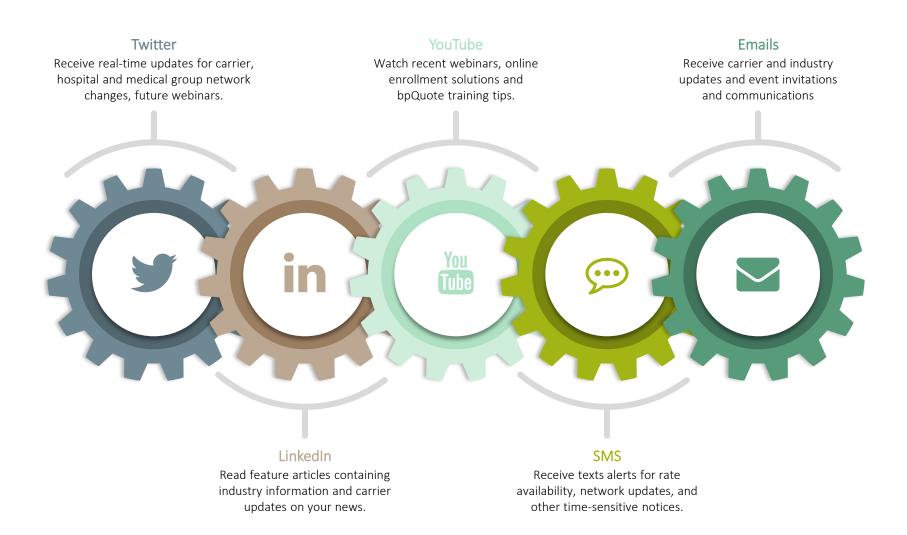
UNITEDHEALTHCARE

- Groups that qualify for ACEC can be a good fit for EMPLOYERS Compensation
- Groups that might qualify for ACEC can qualify for EMPLOYERS workers' compensation
- Strong incentive to bundle coverage

WHY OFFER WORKERS' COMPENSATION THROUGH B&P



STAY CONNECTED







Patrick Kim Workers' Compensation Specialist 925.296.5478 pkim@beerepurves.com

