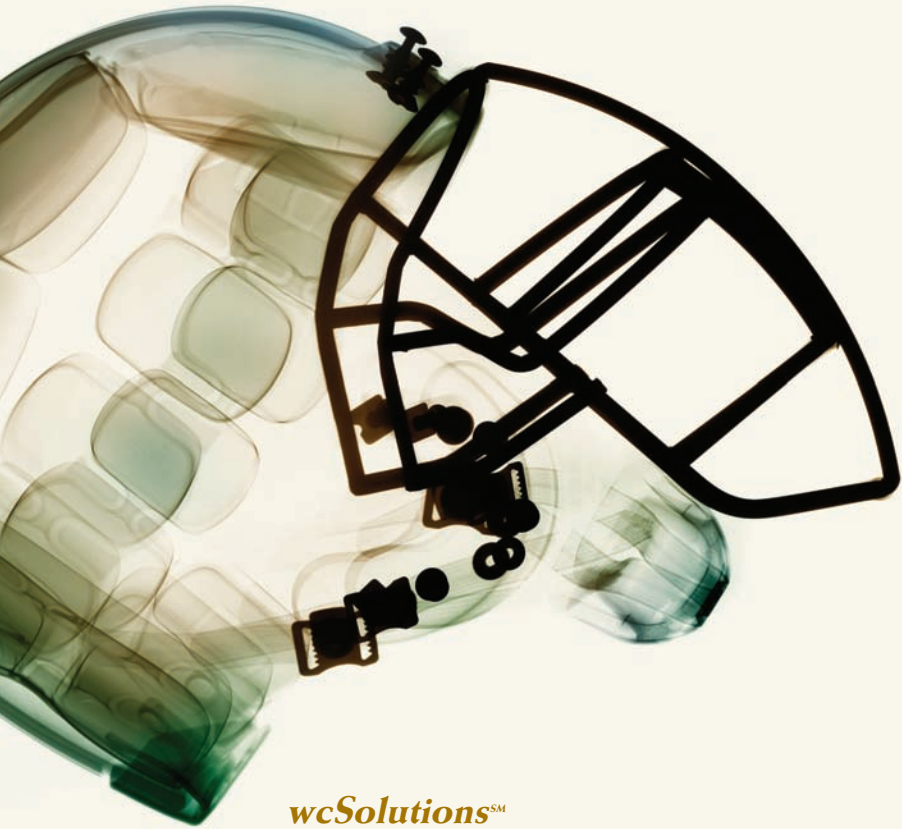


*wcSOLUTIONS*SM ■ A REVOLUTION IN WORKERS' COMPENSATION SAVINGS FOR EMPLOYERS

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INSURANCE
BROKERS INC.



*wcSolutions*SM

SEAMLESS EMPLOYER SAVINGS,
BY SEEING WHAT OTHERS CAN'T

*wcSOLUTIONS*SM ■ A REVOLUTION IN WORKERS' COMPENSATION SAVINGS FOR EMPLOYERS

INTRODUCING *wcSOLUTIONS*SM

Is your program providing solutions to reduce your cost of risk up to 35% or more? If not, *wcSolutions* is worth consideration.

Simply stated, *wcSolutions* is a workers' compensation program designed to reduce your cost of risk. By partnering with an independent claims management firm, DLD is offering exclusive pricing and integrated solutions for its customers. These solutions, deliver the results employers should be demanding in today's economy. They provide our customers with leverage to influence their pricing and collateral needs.

This unique offering will not only substantially reduce your cost of risk today, but it will also provide you a platform and the consultative support needed to reduce your workers' compensation costs well into the future.

**UNPARALLELED PEACE OF MIND,
BY SEEING WHAT OTHERS CAN'T**



PROGRAM GOAL

Reduce primary workers' compensation costs including:

Insurance Premiums

Collateral Requirements

Claim Costs



HOW IT WORKS

- Cutting-edge risk management solutions
- Reduced insurance carrier fees
- Customized claim processes
- Shares savings with the client
- Gives control back to the client

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wcSOLUTIONS HIGHLIGHTS

- Specialized workers' compensation broker
- Comprehensive employer solutions—previously unavailable
- Substantial savings to your bottom line



SEAMLESS COST CONTAINMENT SOLUTIONS THAT DELIVER RESULTS

- Cost containment fees significantly lower than the average insurance carrier
- Greatly reduced net savings in reviewed medical bills
- Significant reductions in medical, indemnity and expense costs with a customized medical provider network (MPN)
- Pass back of MPN savings to the employer

EXPERTS AND STUDIES SHOW THAT THE RIGHT
PHYSICIANS DETERMINE YOUR BOTTOM LINE

UNLIKE ANYTHING CURRENTLY AVAILABLE

- Expect material savings with a specially-designed program for you
- Break the cycle and influence that others have on your program costs
- Partner with a broker that can deliver a wide range of solutions to reduce costs now and into the future

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COMPENSATION SAVINGS FOR EMPLOYERS

FOR MORE INFORMATION, GO TO:

WWW.DLDINS.COM

or call 888-237-6958 and ask about *wcSolutions*SM

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