

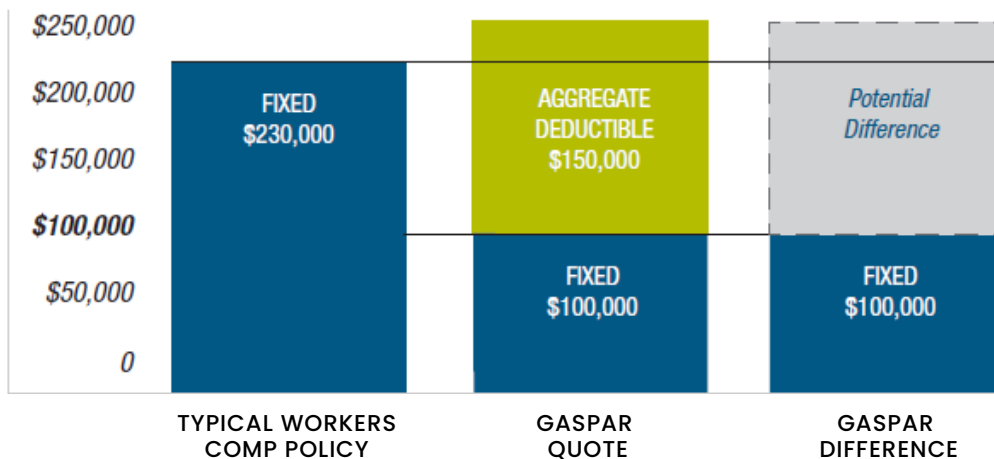
PAYING \$250K+ FOR TRADITIONAL GUARANTEED COST WORKERS' COMPENSATION?



GASPAR INSURANCE WORKERS' COMP

- Gaspar Insurance has a smarter way to do worker's comp – giving businesses more control over their costs, risks, and outcomes than they ever had before.
- As an AM Best rated insurance company, you can save more with Gaspar compared to typical guaranteed cost WC Policies from other insurance brokers.

OUR AGGREGATE DEDUCTIBLE PROGRAM



Our Paid Loss Aggregate Deductible program welcomes accounts with excellent loss experience as well as those with poor loss history and high e-mods. With Gaspar Insurance, you get:

- Cash flow advantage with monthly billing of paid claims only
- No additional factors or fees
- No stacking of letters of credit or security

CONTACT **HARRY KATZ** TODAY FOR MORE INFORMATION AT **818.287.0839 EXT. 222**
OR **HARRY.KATZ@GASPARINSURANCE.COM**

WWW.GASPARINSURANCE.COM

BENEFITS OF GASPAR INSURANCE



1



First, you switch it to a new business model that helps you achieve far better outcomes and lets you pocket the extra savings that result.

2



Next, you work with loss prevention experts who identify clear, practical ways to reduce your workplace incidents and give you hands-on help with implementing those changes.

3



Finally, you get highly engaged, local field adjusters with lower case loads who work harder to fight fraud and act faster to settle legitimate claims.

Over

90%

of our policyholders
renew every year.

Let's talk about
your operations
and safety
processes so we
can learn how our
approach might
work for you.

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WHAT WE OFFER



When you have a workers' comp model that gives you more control over the outcomes, you've got what it takes to make this work for everyone.

CHANGE THE MODEL

- Switch to a unique low aggregate policy that lets you reap the rewards of good performance
- Dramatically reduce claims and costs with a consultative approach that creates more effective loss-control initiatives and includes continual check-ins
- Save money while capping your overall risk at much lower levels than other deductible programs
- Take advantage of an incentive plan that's tailor-made to your business
- Eliminate the need for stacking of letters of credit or security
- Improve cash flow with monthly billing of paid claims
- Get a more flexible plan that will work for you even if you have a history of higher e-mods

CUT THE RISKS

- Solve your unique safety challenges with a customized loss control program developed by highly experienced loss control consultants
- Start seeing results quickly because our prevention programs include clear, practical methods and effective employee incentives that are easy to implement
- Reduce lost-time claims dramatically (nearly 40% average reduction) using these proven ways to make your workplace safer
- Have a number you can call anytime, and get an immediate response if you have a question or workplace incident
- Work with a consultant who works directly with your executives and line managers
- Get ongoing help with best practices for workers' comp and safety so you can minimize the behaviors that cause accidents and build a culture of safety

CONTROL THE CLAIMS

- Get questions answered and claims resolved quickly from adjusters who handle around 60 claims – versus the national average of 150–200 claims
- Reduce the amount of fraudulent claims because our field claims adjusters rigorously investigate every questionable claim
- Cut the risk of litigation because you've got an adjuster that will be there in person ASAP after a severe accident to make sure your employee gets the care and attention they deserve
- Improve post-accident care with someone who will treat your employees like their own and do what's best for their recovery
- Benefit from a closer working relationship with your carrier, so you're kept in the loop throughout the claims process
- Get national coverage, but local expertise, thanks to field adjusters who know your community and have relationships with its doctors, nurses, and other service providers

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