

# 5 WAYS TO SAVE MONEY ON YOUR WORKERS' COMP

## **Cut Out The Broker Fee / Dues**

Your broker shouldn't be charging your organization additional fees or dues. Brokers are already compensated directly from the insurance carriers to provide SERVICE! Not sure if you are paying unnecessary fees? Just ask your broker...

## **Check Your Classification Codes**

With more than 500 classification codes in California, are you sure your employees are classified correctly? Many nonprofits are paying extra money through job misclassifications. Your broker should do an annual review of your class codes to make sure you aren't being overcharged.

## **Shop, Shop, Shop**

Good brokers provide their clients with competitive rates each year. Workers' compensation coverage is mandated by law so all policies are "created equal". Shop for the lowest price.

## **Put Safety First**

Not only is making safety a priority, it can also get extra discounts applied to your premium. Make sure you have a strong Return to Work Program and that you're saving money with First Aid claims. Not sure where to start? One Connect has easy to understand resources to get your program off the ground.

## **Don't Just Accept Your Audit**

More often than not, final workers' comp audits are wrong - ultimately costing you more money! Your annual audit should be reviewed by your broker, they should be your advocate.



***'Taking Nonprofit Insurance to New Heights'***

OUR PROMISE TO YOU...

We want to make insurance easy for you. You will always have the same point of service with One Connect. From the initial policy, ongoing service and renewals, you will work with the same expert...period.

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888-565-1326  
info@1connectinsurance.com  
www.1connectinsurance.com