



“ We purchased based on rate but we are sold on service. Bottom line – we purchased our workers’ comp insurance from Employers Direct based on competitive rates. But their thorough, ongoing, loss control support may save us even more. This team provides accountability in all directions. ”

**Jeff Schlicht, Chief Operating Officer & General Manager**  
Santa Ana Country Club, Santa Ana

“ I wish to express my appreciation to Employers Direct. I have been directly involved with workers’ compensation issues in California since 1975, and I have never met a more professional and knowledgeable insurance company for handling our workers’ comp problems. The help and assistance in lowering our experience modification, and hence, our premiums, is most appreciated. It makes a huge difference when an insurance company handles ALL aspects of claims and safety issues. ”

**Don Williams, Jr., Controller**  
VTS Sheetmetal Specialist, Anaheim

“ Before starting our partnership with Employers Direct, we had a negative outlook on the workers’ compensation industry as a whole. But, then, Employers Direct entered the picture. Before offering a quote, Employers Direct carefully took the time to understand our past claims, safety program, and management’s focus on safety. I was immediately impressed. Our most important need from a carrier was a commitment to fighting fraudulent claims. Employers Direct’s investigation team jumps on them immediately instead of just paying. I highly recommend Employers Direct to anyone who seeks a partner who truly cares about your business. ”

**Frank A. Kolesar, CFO**  
American Vision Windows, Inc., Simi Valley

OUR CUSTOMERS SPEAK

# STRENGTH

Employers Direct Insurance Company is California’s only specialty direct writer of workers’ compensation insurance and is rated “A-” (Excellent) VIII by A.M. Best.

Founded in 2002, Employers Direct has been widely accepted by business owners throughout California as a result of providing highly competitive rates, claims services designed to fight fraud and abuse, and loss prevention services that assist employers to create safe work environments. Employers Direct takes advantage of the latest technology to provide its customers with 24/7 access to all policy and claims information via a secure Internet portal.

Niche industries include construction, hotels, restaurants, golf and country clubs, new car dealers, food processors, manufacturing companies, specialty supermarket chains, and retailers. Employers Direct is a subsidiary of Alleghany Corporation (NYSE: Y).



**Employers Direct Insurance Company**  
PO Box 5043, Thousand Oaks, CA 91359

[www.employersdirect.com](http://www.employersdirect.com)

Main: 818.575.8500  
Toll-free: 866.421.8500



Manufacturing



Construction



Automotive



Golf & Country Club



Grocery & Foodservice



Restaurant



Hotel



Retail



Food Processing

Take **CONTROL**  
of your workers’  
compensation insurance

**PARTNER** with  
**Employers Direct**  
**Insurance Company**



*How does the Workers' Compensation Insurance Rating Bureau (WCIRB) determine your company's Experience Modification ("X-Mod") Rating?*

- California law mandates that all insurance companies apply your company's most current X-Mod when they determine a premium charge for your business
- The X-Mod reflects how your company's workers' compensation loss history compares to other companies in your industry
- An X-Mod of "100%" means that your company's past workers' compensation loss history is average compared to other California companies in your industry
- Ratings below "100%" indicate better-than-average results, while ratings above "100%" signify worse past results than your peers
- Your company's 2008 X-Mod includes workers' compensation claim and payroll data from the 2004, 2005, and 2006 policy years
- Next year, the 2004 year's claims experience will be dropped, and the 2007 year's claims will be included in the calculation

*What are some of the factors considered in the calculation of your company's X-Mod?*

- **Claim Frequency:** Companies with a high frequency of workers' compensation claims are significantly penalized
- **Claim Severity:** The calculation model also considers the number of high-cost claims (those over \$2,001) – it is important that your current or past workers' compensation insurance company continue to work diligently to close all open claims as soon as possible – the amount of money paid and/or set aside to fund past workers' compensation claims are listed on your company's X-Mod worksheet
- **Payroll Data:** Since past audited workers' compensation payroll data is used in the calculation of your company's X-Mod, it is important that you ensure that the payroll data is correctly listed on the X-Mod worksheet



CALIFORNIA'S WORKERS' COMP SPECIALIST®

*Your Service Needs and Employers Direct's Solutions*

- Great Claims Service
- Loss Control Designed for Your Unique Needs
- State-of-the-Art Technology

**CLAIMS**

- Low Case Loads
- Experience
- Training
- Consistency
- Aggressive Claims Handling
- Supervisor Oversight
- Commitment to Investigate and Fight Fraud and Abuse
- Medical Provider Network (MPN) Compliance
- Policyholder's Claims & Information Center (PCIC)

**LOSS CONTROL**

- Comprehensive Loss Analysis
- Customized Loss Prevention Business Plans
- Supervisor/Management Training Programs
- Safety Regulatory Updates and Monthly E-Flash Communications
- Legal Responsibilities of Management (AB 1127)
- Employee Safety Training Programs
- Safety Incentive Programs
- Hazard Analysis and Control

**TECHNOLOGY**

*Policyholder's Claims & Information Center (PCIC) provides:*

- Up-to-Date and Extensive Claims and Policy Information
- Elimination of the Need for Most Phone Inquiries and Call Backs
- Convenient Electronic Day-to-Day Interaction between You and Employers Direct
- Secure Online Access to Claims, Loss Runs, and Policy Information in Real-Time 24/7

**Why is Employers Direct your best choice?**

- **Lower Premiums Now** – Employers Direct Insurance Company has reduced rates by nearly 60% since mid-2003
- **Claims Services** – Employers Direct aggressively fights fraud and abuse to keep your X-Mod low
- **Loss Control Services** – Employers Direct's loss control services are customized to fit your unique needs
- **No Hidden Agendas** – Employers Direct deals with your company directly, there are no middlemen
- **Financial Strength and Stability** – Employers Direct is rated "A-" (Excellent) by A.M. Best and is a wholly-owned subsidiary of Alleghany Corporation (NYSE: Y)



CALIFORNIA'S WORKERS' COMP SPECIALIST®



Manufacturing



Construction



Grocery & Foodservice



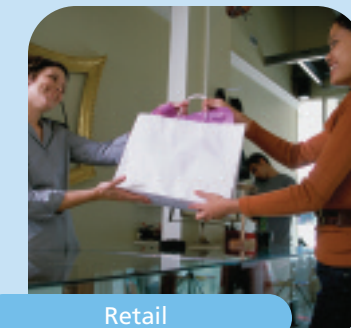
Automotive



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