

# HOW TO SUCCEED

*Monthly Minute Newsletter*



## KEYS TO SUCCESS

***Knowledge is your best competitive advantage...***

Nowadays, most of our insurance carrier partners are all looking for similar things when it comes to evaluating and pricing different businesses to insure.

We are here to share some of tips of the trade with you that can help keep your insurance premiums as low as possible, make sure your beloved business continues to run smoothly, and properly protect your hardworking employees & invaluable assets.

### IN THIS ISSUE

- Competitive Advantage
- Mo' Losses, Mo' Problems
- Proactive vs Reactive \$\$





***MO' Losses, MO' Problems***

Keeping your claim frequency and severity down is of the utmost importance for a variety of reasons. In the insurance world there is an old saying “frequency always leads to severity.” In other words, it’s not just the large losses and claims that are cause for concern. Even several small or minor claims will raise red flags for possible larger issues.

Our job is to ensure your company's preventable incidents are not the ones occurring on a regular basis. Not only is that a waste of your hard earned money, it is just bad business. Limiting your company's preventable incidents is beneficial for your business: both in your employee retention and in your quarterly financials.

***Proactive VS. Reactive \$\$***

At the end of the day, we can all agree that insurance already costs more money than anyone would like to be paying... So, why spend any more money than you absolutely must? Taking proactive measures is one of the most impactful actions you can engage in, in order to limit and reduce preventable incidents. This can also be a key characteristic in what separates your business from the rest of the field from an insurance carrier’s point of view. When we can show the carrier what our clients are proactively doing to prevent and mitigate prior, current, and future claims, rather than waiting to figure things out once something bad happens, it is an absolute Game-Changer! Acting now can reduce your bottom-line premiums, make you eligible for pricing credits & cost savings that you would not otherwise be considered or eligible for, and be a determining factor of insuring your business in general or retaining your policies.

**Connect Today**

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