



# OUR COMPETITIVE ADVANTAGE

*WE'RE CREATING EXCEPTIONAL VALUE FOR OUR AGENTS AND POLICYHOLDERS!*

1

## AGENCY COMMITMENT

- Competitive Overall Agent **Compensation** Program
- Better than Industry Premium to Surplus Ratio
- **Stabilizing the Market** by Providing Coverage to all Rhode Island Employers
- **Trusted Choice** Partner

2

## LOCAL EXPERTISE

- **Experts in Rhode Island Workers' Compensation**
- Local Staff - **Within 1 Hour** to Any Policyholder
- Best Workers' Comp Legal Staff in State
- 25 Years as the Leading Provider of Workers Compensation in Rhode Island

3

## LOSS PREVENTION - AT NO ADDITIONAL COST TO POLICYHOLDERS

- **Largest Loss Prevention Team** in Rhode Island
- More **Ergonomic Specialists** than Any Competitor
- **FREE Open Seminars** - Over 40 Safety Topics
- **FREE On-site Safety Training** for 1st, 2nd, 3rd Shift Workers
- **FREE Beacon Online University** - Safety Training Anytime, Any Place, Any Pace

4

## SECURE ONLINE USER PORTAL

- Beaconnect Secure Online Portal Provides **24/7 Access** to Documents, Resources and the Latest Policy Information for Agents and Policyholders
- BeaconMutual.com Offers **24/7 Claims Reporting**

5

## EXCEPTIONAL CLAIMS SERVICES

- **Dedicated & Experienced** Local Claims Adjusters
- Focused on Supporting Injured Workers and Getting Them Back on the Job
- **Experienced Nurses and Case Managers** Deliver Compassionate Advice and Care
- Innovative Stay at Work/Return to Work Program Helps Employers Retain Their Most Valuable Resource By **Getting Injured Employees Back to Work**

CONTACT YOUR UNDERWRITER TO LEARN MORE OR VISIT [WWW.BEACONMUTUAL.COM](http://WWW.BEACONMUTUAL.COM)