

OUR COMPETITIVE ADVANTAGE

EXCEPTIONAL AGENCY VALUE AND SERVICE

- **AGENCY COMMITMENT:** A competitive overall agent compensation program, and a better-than-industry premium to surplus ratio makes partnering with Beacon Mutual smart business.
- LOSS PREVENTION: Clients looking for FREE safety training?
 Beacon has the largest team of local ergonomic and safety professionals dedicated to creating safer workplaces in Rhode Island. Our safety experts provide critical issue seminars, on-site and online safety training.
- LOCAL EXPERTISE: Beacon Mutual's experienced team has been the leading provider in the state for 25 years. Beacon is committed to providing you with expertise in Rhode Island workers' compensation.
- injured employees back to work with compassion and care. Beacon's claim representatives, nurses, and case managers strive to provide our mutual customers with exceptional claims service.
- **SECURE ONLINE USER PORTAL:** The security of your policy documents is our priority. The BEACONNECT secure online portal provides 24/7 access to your policy documents, resources, and online reports.

Contact your underwriter to learn more.

Your Rhode Island Workers' Compensation Experts www.beaconmutual.com