



# OUR COMPETITIVE ADVANTAGE

## EXCEPTIONAL POLICYHOLDER VALUE AND SERVICE

1

**LOCAL EXPERTISE:** Need excellent workers' compensation insurance? Beacon Mutual has been the leading provider in Rhode Island for 25 years. We're local and ready to help when you need us.

2

**LOSS PREVENTION:** 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.

3

**EXCEPTIONAL CLAIMS SERVICE:** Protect your most valuable asset - your employees. Beacon has an exceptional team of claim representatives, nurses, and case managers. Nobody works harder to get injured employees back to work with compassion and care.

4

**EFFICIENT MEDICAL COST SAVING PROGRAM:** Concerned about the cost of insurance? We work with medical providers and pharmacies to reduce the cost of medical services throughout the claims process. Reducing medical costs results in better rates and lower premiums for you.

5

**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 independent agent to learn more.

YOUR RHODE ISLAND WORKERS' COMPENSATION EXPERTS  
[www.beaconmutual.com](http://www.beaconmutual.com)