





M&M Insurance Solutions Limited
**A NEW WAY
TO MANAGE RISK**

The Great State of California is world renown for its natural beauty, diverse economy and creativity. California is also known for having some of the highest workers compensation premiums in the nation, second only to New York. Even though the last several years have seen unprecedented progress to slow escalating costs, California employers still face workers compensation premiums that can be as much as twice the national average.

Currently, available workers compensation insurance products and programs have not offered viable solutions to significantly lower costs in recent years.

The New M&M Model

M&M Insurance Solutions Limited has spent the last few years developing a new product for managing claims and lowering workers compensation costs. Their model includes a strong emphasis on safety and claims management that offers lower premiums through deductible programs, not readily available in the California marketplace, which allows the employer to bear the costs of claims in the deductible portion, thus reducing fixed cost premiums.

Simply put, the M&M approach rewards companies directly for their good behavior.

Many companies throughout California manage their workforce and loss control programs exceptionally well.

Their safety, loss control, and return to work programs are best in class. Their business culture successfully prevents most injuries and then limits their severity when they do occur. These companies do this by sending their injured workers to medical providers who specialize in immediate, high-quality care. They stay in contact with their employees and return them to work quickly. But they are not rewarded with lower premiums in return for their efforts because their accounts are pooled with other businesses. This does not allow them the credit they have earned for their well-deserved success.

In a typical workers compensation insurance program, employers are grouped by their risk category with minimal credit given for good performance. As a result, the better performing companies subsidize the poorer performers. M&M's Workers Compensation Plan changes all of that.



The M&M Workers Comp Plan

The M&M Plan provides qualified employers the opportunity to self-fund the first dollars spent on workers compensation injuries. The appropriate level of self-funding will be determined by the individual employer. If costs exceed the self-funded level, claims (including catastrophic claims) are then paid by a top-rated insurance carrier.

The single most unique and beneficial aspect of this program, is that your company is not pooled with any other company. Your experience, your safety record, the success of your loss control programs result in lower costs that are tied directly to your performance. You select the deductible level that best suits your company.



**M&M INSURANCE
SOLUTIONS LTD.**

The principals of M&M Insurance Solutions Limited are experienced insurance and loss control professionals. They have unique experience in a wide range of industries and know how to best tailor innovative programs allowing you maximum flexibility and lower costs.

M&M Insurance Solutions Limited is uniquely qualified in the area of workers compensation. The principals have helped design and draft California reform legislation that has lowered costs and helped streamline the workers compensation system. You will not find a better, more qualified partner to help reduce your workers compensation costs, give you the tools to manage your claims and still offer complete protection.