



**INSURANCE
SERVICES
SPECIAL REPORT #1
WORKERS' COMPENSATION**



48 Yrs. Experience

Recently, our office has been receiving a number of requests to quote Workers' Compensation coverage. While this is not especially a problem – for business owners with fewer than 10 employees - IT IS a “challenge”.

Our office conducts business Nationwide – With over 250 Insurance Companies supporting our effort. We provide for our clients; Liability, Workers' Comp, Auto, Property, BONDS, Key Employee Life Insurance, and SELF INSURANCE “Risk Transfer” programs.

Workers' Compensation can really be satisfied in five (5) ways:

1. ●Traditional Insurance Company Policy issue – for those that qualify by risk class – it is tough to find Workers' Compensation for a Tree Trimmer, Roofer, and others – if they only have 2 or 3 employees – even up to 10 in some states;
2. ●PEO (Professional Employee Organizations) program we work with - provide payroll services and Workers' Compensation coverages on a group basis;
3. ●Outsourced payroll accounting programs with Workers' Compensation Group coverage – supporting monthly “PAY AS YOU GO” payroll accounting programs for Workers' Compensation Insurance;
4. ●STATE FUNDS or POOLS – organized in each state – to provide Workers' Comp to Business Owners that are not able to obtain Workers' Compensation from the traditional Insurance companies;

AND

5. ●Self Insurance – Funded Deductibles or your own Captive Insurance Company for larger businesses.



Our office utilizes all five of the above choices. Forms can be completed to obtain a quote for #1, #2 & #3 by going to <http://www.LLLinsuranceservices.com> and completing an “on line” questionnaire. For a quote and coverage from the state fund – you must fill out the LLL Workers’ Comp application form and our office will work with the state fund to obtain a quote. Contact our office for Self-Insured - Self-Funded programs.

If you would like our office to REVIEW your current Workers’ Compensation program – please complete the attached form and FAX BACK for our follow-up.

Please call with any questions you may have.

Respectfully presented,

F. Darrell Lindsey
U.S. State Licensed Agent/Broker
U.S. Corporate Enterprise Risk Manager Consultant (ERM)
U.S. State Approved Captive/RRG/Self Insured Manager
U.S. Approved Self Funded Health & W.C. Plan Manager

FDL/p



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Form FDL-LLL – 284 – 09/29/2008



**NATIONWIDE PROGRAM
WORKERS' COMPENSATION
BUSINESS INSURANCE**

RESPONSE FORM

1. Name of Business _____
2. Type of Business – Risk Class _____
3. State located: _____
4. E-MAIL Address: _____
5. Contact person: _____
6. Annual Gross Receipts: \$ _____
7. Annual Payroll: \$ _____
8. Number of Employees: # _____
9. How long in Business? _____ Yrs.
10. Telephone Number: () _____

MANAGERS OF INSURANCE AND SELF-INSURANCE FOR BUSINESS OWNERS

The above information can be returned by E-mail to:
fdl@combinedindustrypurchasinggroup.com or CLICK: Reply on your E-mail
FAX BACK to 1-866-937-7010.

You may also phone: 1-866-937-7037 for immediate service.

Upon receipt we will review and advise you which of the Nationwide "Group" Insurance programs you may benefit from the most. **GROUP BUYING of INSURANCE and INSURANCE SERVICE** provides considerable cost and coverage advantages.



F. Darrell Lindsey
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