

Lowering Clients' Insurance Costs Makes a Great Holiday Gift! Advisen's two best selling books are on a special holiday sale: The 2009 RIMS Benchmark Survey Book and How to Manage Your Workers' Compensation Program & Reduce Your Costs 20 - 50%! Buy either title between now and December 31, 2009, and we'll send you a second copy for free. That's the perfect gift for your most valuable client. Visit http://corner.advisen.com/wck_booksale.html for more information.

PROGRAM BENCHMARKING

When a client asks, "How much coverage should I have?" the **2009 RIMS Benchmark Survey Book** details how much coverage their peers have. Longtime purchasers of the RIMS Benchmark Survey tell us that they use rely on the book for their largest P&C accounts. The peer statistics allow you to compare your client's insurance programs, and illustrate how their Total Cost of Risk or their limits compare to similar companies.

Brokers pull this book off the shelf around the calendar as different renewals occur. Ahead of your Jan 1 renewals, order a copy at www.RIMS.org/book and get a second copy free to send to your client or share around the office!

WORKERS COMP COSTS

The Worker's Comp Book **How to Manage Your Workers' Compensation Program & Reduce Your Costs 20 - 50%** covers many areas from setting up a post injury process to returning employees to work and gaining management commitment. This book shows you how to develop a program using dozens of cost reduction techniques.

Your client may think that Workers' Comp is simply a cost of doing business. Show them your value and let them know that while some types of overhead cannot be managed, workers' compensation costs CAN be controlled. Although many factors contribute to the problem (eg, a decentralized or unionized workforce, relentless advertising from plaintiff attorneys, state laws appearing to be employee-oriented), you can work with your client to take a "can do" proactive approach to offset and overcome these obstacles.

"We add the monogram at no additional charge!" Please note that PDF version of the Workers Comp Book will be watermarked & personalized with your client's name.

ADVISEN'S CORNER STORE

Visit http://corner.advisen.com/wck_booksale.html for more information. When you buy either title from December 15, 2009 through December 31, 2009, you'll receive a second copy of that book for free! It's the perfect gift for your most valuable client. Lowering your client's insurance costs is always a great holiday gift.