

**Has anyone explained to you how  
loss cost is impacting what you pay  
for commercial insurance?**



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Or are you  
letting these  
loss costs  
control you?



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THINK YOU'RE  
**OUTPERFORMING**  
YOUR PEERS WHEN  
IT COMES TO  
**COMMERCIAL  
INSURANCE?**



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MANY  
BUSINESSES  
DON'T KNOW  
WHETHER  
THEY'RE BETTER  
OFF  
**INDIVIDUALLY**  
OR  
**GROUP-RATED.**



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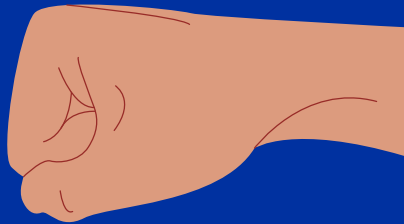
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**RIISING NUCLEAR  
VERDICTS IN  
COMMERCIAL  
INSURANCE ARE  
HITTING  
BUSINESSES HARD.**

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# SETTLEMENT AMOUNTS ARE SKYROCKETING

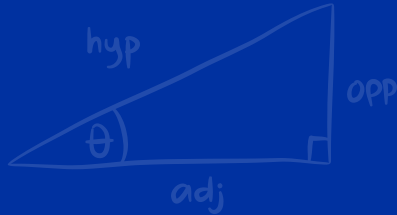
HOW HAVE YOU  
IMPLEMENTED CHANGE  
TO PROTECT YOUR  
COMPANY?



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$$V = \frac{4}{3} \pi r^3$$

**DO YOU KNOW HOW**

*Insurance Companies*

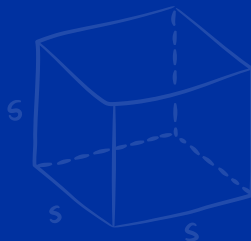
**CALCULATE YOUR**

*Premium?*

$$\sin(\theta) = \frac{\text{opp}}{\text{hyp}}$$

$$M = ($$

$$\left( \frac{x_1 + x_2}{2}, \frac{y_1 + y_2}{2} \right)$$



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**Most businesses don't  
realize the factors  
driving their premiums**

**OR THE HIDDEN  
OPPORTUNITIES  
TO LOWER THEM.**



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Insurance companies use AI &  
Predictive Modeling to set your  
Commercial Insurance premiums.



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**Do you know  
how to  
leverage this  
data to lower  
your costs?**



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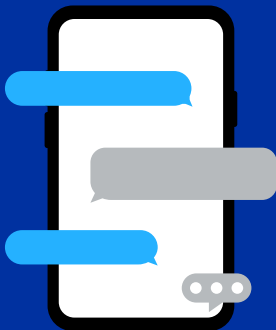
HOW DID A  
**\$40 MILLION VERDICT**  
START WITH A  
*SINGLE DISTRACTION?*



1 Distracted Driver

**\$1** **MILLION**  
Penalty

*Could your company  
be at risk?*



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1 2 3 4 5 6 7 8



**Are you on track to  
benefit from the  
same savings  
as high-performing  
companies when  
purchasing  
Commercial Insurance?**



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WHAT IS  
YOUR  
INSURANCE  
BROKER  
DOING TO  
**BOOST**  
YOUR ROI?



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IS YOUR  
INSURANCE  
PROGRAM  
**WORKING**  
**AS HARD**  
AS YOU ARE?



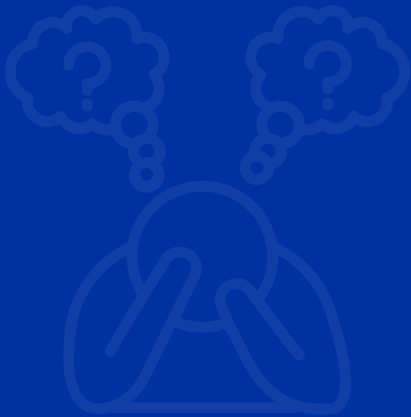
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Do you know the  
**6 things** that make  
Commercial Insurance  
Underwriters **nervous**  
when pricing  
**your insurance?**



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Do you know  
what they're  
**really**  
looking for?



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**SOCIAL  
INFLATION IS  
DRIVING UP  
INSURANCE  
PREMIUMS**

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**ARE YOU  
PAYING  
THE PRICE?**



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SKYROCKETING  
VERDICTS ARE  
PUSHING  
COSTS HIGHER  
THAN EVER.



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HOW MUCH ARE  
WORKPLACE  
INJURIES **REALLY**  
COSTING YOU?



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It's time to find out  
if your prevention  
efforts are  
protecting your  
people—**AND YOUR  
BOTTOM LINE.**

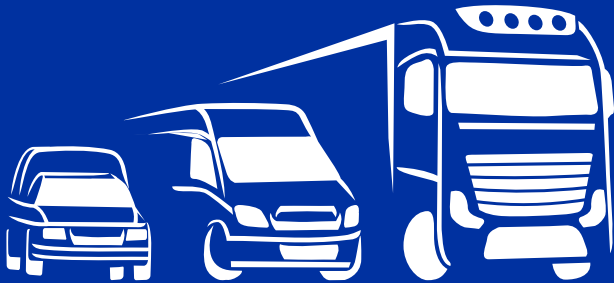


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Could poor  
Fleet policies  
set you back  
**\$281 MILLION?**



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WHEN FLEET SAFETY  
ISN'T A PRIORITY,  
*THE*  
CONSEQUENCES  
*CAN BE*  
**ENORMOUS.**



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Is a  
**\$14.4 MILLION PAYOUT**  
hiding in your  
employment policies?

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**Employment  
Practices  
matter more  
than ever with  
stakes in the  
millions.**



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