

MacLean Agency asks,  
**Workers Compensation**  
**Did you know?**



**There are more than 5 ways to save Premium Dollars on your Workers Compensation Insurance THIS YEAR!**

**Schedule Credit** - A carrier can apply at their discretion when quoting your renewal or new business, possibly a savings of 25%.

**Managed Care Credit** - A carrier can allow you to take advantage of a Managed Care Credit, possibly a savings of 25%.

**Experience Modification** - Your experience compared to others in your industry sets you apart. Under a 1.00 is a credit. Over is a debit.

**Dividend Program** - A guaranteed or sliding scale dividend can save you up to 35% if eligible with an acceptable loss history.

**Safety Group** - A carrier may allow you to participate in a safety group based on industry for a discount.

**Pay as you go** - You can improve cash flow with a payment plan that allows either self reporting or payroll company reporting adjusting your WC premium accordingly with no year end surprises.

**Assigned Risk** - MacLean Agency may be able to pull you out of the plan to participate with a carrier who wants your business.

Call us for an objective audit of your Workers Comp discount eligibility. Our approach is the best solution to saving premium with the tools mentioned above.

**[www.macleagency.com](http://www.macleagency.com) ~ [joel@macleagency.com](mailto:joel@macleagency.com)**

**609-683-9300 x228 - Joel MacLean ~ Click to [Chat](#)**

Not all discounts apply to all businesses and not all discounts can be combined.



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