

Protect *your*
Income and *your*
Clients

***PIC is designed to grow and protect your agency's revenue,
and improve client acquisition and retention.***

How do you **Protect Income and Clients**?

- A low cost market for difficult work comp risks (*construction, trucking, manufacturing...*)
- Alternative to markets being blocked by your competitors
- Sell up - Solve a work comp problem and write the rest of the client's package
- Compete with pay-as-you-go work comp from large payroll & H R service providers



Take the next step. Email wadams@stsmrt.com or go to www.stsmrt.com, click broker link and log in

Smart Solutions for your Clients

A ONE-STOP solution for your client's benefits and HR administration!



"I'm buried with payroll, H R paperwork and new government compliance. And now I'm faced with shopping for our benefits and workers' compensation insurance."

- Clients gain buying power - lower Health Insurance premiums (*some of our PEO's have 50,000 employees*)
- Let the PEO administer COBRA, HIPAA, Sec. 125, 401(k)...
- Save on Workers' Compensation Insurance - No down payment & no audits