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

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

- Low cost work comp for difficult-to-place risks
- Solution for non-renewals
- Remove prospects from or keep them from going into the Assigned Risk Pool
- Alternative to your markets being blocked by competitors
- Remove your client from the competition's radar
- Differentiate your agency from the competition
- Sell up: Solve a work comp problem and have a shot at the rest of the package
- Low overhead: No servicing workload on your staff
- Compete with pay-as-you-go work comp from large payroll & H R service providers

Identifying Prospects:

- Work comp codes with high manual rates (construction, trucking, landscape...)
- High work comp Experience Modifier
- Received a non-renewal notice
- In or headed to the Assigned Risk Pool
- Cash flow problems: There is Zero down payment with PIC PEO programs
- Prospects you didn't sell that are in your dead files - don't wait for a renewal date

Revenue:

- Commission structure equal to or greater than most insurance commissions
- Residual long-term commission
- No Broker-of-Record. It is your account – you own it
- Commissions paid monthly for as long as the account stays on the books

PEO Group Health insurance Program

- When your client joins a PEO's group health plan they are part of a large group and therefore enjoy the buying power of a large company. Your client is no longer rated as a small employer.
- The PEO protects employers and employees from volatile group health rate increases. Quality health plans at affordable rates help business owners attract and keep good employees.
- The PEO removes liability from your client.
- The PEO is responsible for compliance and benefits administration including HIPAA, COBRA, FSA, PPACA (Affordable Care Act)...
- Underwriting is fast and simple.

The power behind PIC is simply the aggregation of hundreds of businesses, with thousands of employees, under one unique billing system.