

BROKER CHEAT SHEET

Our Value Proposition

Highly competitive administration fees that include:

- EAP
- EPLI
- Setup
- Delivery
- HR Support
- 401k Administration
- Direct Deposit
- Electronic Onboarding

Flexible Workers' Compensation insurance that is **A Rated**. We can write almost anything reasonable.

Highly competitive SUTA rate. On many occasions we have honored FUTA/SUTA wage base paid year-to-date, so clients don't pay twice when switching mid-year.

No added fee for full administration of benefit plans secured through our preferred agent. Access to a full suite of voluntary benefits, including Dental, Vision, Disability, and 401k.

Payment option of CHAX (check by fax), created and deposited on payroll check date.

Add-on services include drug screening, background checks, time clock administration.

Highest commissions in the industry.

Our Core Values

Our most central value is an emphasis on providing clients with a superlative **Customer Service Experience**. Supporting clients from a multitude of industries, our staff delivers consistent, reliable service.

Our market offering is **Simple and Transparent**. Invoices are clear and concise. We communicate everything with our clients and brokers. Payroll tax audits are performed by an independent CPA firm and provided to clients each quarter.

We pride ourselves on the **Speed** in which we respond to submissions. Our vendors and partners have been carefully chosen to help us ensure rapid underwriting and enrollment.

We are **Owner-Operated**. Brokers have direct access to our CEO, John Mackle. He is always available to discuss current and prospective clients. Give him a call at 786.295.2220 anytime.

We are **Finance Driven**, meaning we make rational, analytical decisions based on real data and focus on the bottom line. This gives us the flexibility to be creative and offer customized solutions.

Our Sweet Spot

We prefer clients with at least three full-time employees.

We love Restaurants, Hotels, Contractors, Retail, Professional Services, Wholesale, Manufacturers, and Home Health.

We generally avoid prospects with height exposure (over 15 feet), depth exposure (4 feet or more), and transportation risk. In these cases, we are happy to arrange a carve-out.

