

## Getting The Best Insurance Coverage Starts With Getting A Second Opinion.



The Property & Casualty Insurance experts at Blue Coast can quickly provide your company's management team with the peace of mind that comes from knowing you've made prudent decisions regarding your crucial business insurance needs.

On your behalf, we'll conduct a risk-free and cost-free review your company's current insurance policies that's as thorough as it is unbiased. If you're getting maximum value for your premiums, our experts will confirm it.

### **BLUE COAST MAKES IT EASY TO KEEP YOUR OPTIONS OPEN**

If, and when, Blue Coast's experts find an opportunity to save you money, we'll detail the cost-saving opportunities that are offered by other top-notch insurance providers that we can heartily recommend. What's more, at your request, Blue Coast experts will even negotiate with one or more of these carriers to obtain the best value for your company's hard-earned insurance premium dollars.

### **WE MAKE SURE YOUR COMPANY'S SIZE IS A POSITIVE FACTOR**

As a general rule of thumb, businesses become more attractive to insurers as they grow. Increased revenues and payrolls mean more risk, but they also mean a more statistically credible base on which insurance companies can estimate claims. The more employees you cover for health insurance, for example, the more predictable your losses become, and the easier it is to spread your risk.

On the flip side, as your revenues and payroll increase, insurance premiums will also increase for certain types of coverage. Liability coverage is based on sales and revenues. Moreover, workers compensation rates are generally based on covered payroll. While health insurance rates will not necessarily increase with more employees, more employees means a higher overall premium.

Many insurance contracts have language that allows the insurance carrier to modify its rates if your employee population fluctuates by as little as 10 percent, up or down. We make sure your insurance agent or broker—and all of your carriers—understand your employee projections before they write any policies.

### **WITH BLUE COAST, THE PERCENTAGES ARE IN FAVOR**

Over 90% of the time, Blue Coast is able to help clients realize substantial savings on their insurance coverage. The examples of savings shown below reflect the Final Premium paid by the client versus the First Quote presented by the incumbent broker at renewal. (Note: Where savings are estimated, the client left a guaranteed cost program for a loss sensitive program. The savings are conservatively estimated based on expected losses.)

- Glass Company – 18.2% savings – \$49,130
- Rubber Products Maker – 20% savings – \$122,000
- Construction Company – 21% savings – \$379,778
- Golf Course – 36% saving – \$ 65,081
- Trucking Company – 26% savings – \$445,489.
- Nursing Home Group – 40% est. savings – \$800,000 est.
- Restaurant Chain – 45% est. savings – \$500,000 est.
- Auto Dealerships – 25% est. savings – \$200,000 est.

### **GETTING A "SECOND OPINION" FROM BLUE COAST IS COST-FREE AND RISK-FREE. JUST LIKE THE PEACE OF MIND IT PROVIDES.**

Now, thanks to Blue Coast, it's easy to get an expert "second opinion" on a score of crucial business-to-business services. And enjoy a "win-win" situation—regardless of the results.

For starters, with Blue Coast, there's no initial cost, risk or obligation. We simply want to help you to be the best manager you can be. Make it quicker and easier for you to do your due diligence. And introduce you to some smart new ways for your company to save money.

Often, the savings can be significant. But even on those rare occasions when Blue Coast can't save you money, you'll still come out way ahead. Because you'll have gained the added peace of mind that comes from knowing your company has already made a wise, cost-effective choice regarding a specific service, resource and/or vendor.

### **Your Blue Coast Advisor**

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