

You know you need workers' compensation to protect your employees.
But who's protecting you?

Let the workers' comp professionals at Norton show you how to:

- Recognize the factors contributing to your insurance rates;
- Reduce your workers' comp rates by identifying areas for reducing risk in the workplace;
- Improve your experience modification—thus increasing your company's profitability—over the long term.

With Norton's expert strategies, powerful connections and personal service dedicated to your success, you can:

PROTECT YOUR BUSINESS

by identifying ways to reduce your risks and lower your rates

Do you fully understand all the factors impacting your experience modification?

If you don't, you're not alone. For many business owners, workers' compensation is part of the cost of doing business—but few realize how great an impact claims can have on the health of their enterprise.

That's where Norton comes in. With smart risk management strategies and a proactive approach to managing all the ramifications of current and potential claims, we can help you begin to identify ways to actually improve your experience modification.

Are you really managing your claims management?

A proactive approach to the claims management process will undoubtedly lead to positive results.

At Norton, we make it our business to ensure you not only have full access to your claims, but that you understand exactly how they are impacting your business—at the present moment and well into the future. Through advanced planning and periodic review, we can spare you any unpleasant surprises down the road—while giving you the added peace of mind that comes with knowing you and your employees are well protected.

Did you know cutting corners today can cost you thousands, tomorrow?

It's tempting to think that all workers' compensation programs are the same, and that you might as well go with the lowest-priced agent and forget about it. But beware; if your workers' compensation agent isn't working with you, proactively, to manage your claims, then you aren't really getting the protection you think you are.

Whether you're a small mom-and-pop shop or a large manufacturer, workers' compensation claims can have a dramatic impact on your company's future. Understanding and managing the process requires experience, expertise and vigilance—which is what makes Norton the preferred choice for a growing roster of clients who are learning to make workers' comp work for their employees and their own business goals.

Are you ready to give your workers' comp program a workout?

Don't let poor claims management weaken your company's prospects—when it comes to workers' compensation, **there's only one company that knows how to help you get ahead—and stay ahead—of the curve: Norton.**

How did we turn 10 points into \$10,000 savings for a large Bangor manufacturer?

By getting concessions from the claims department on two large open cases, we were able to reduce this manufacturer's reserves by \$60,000 and their Experience Modifier by 10 points —resulting in an overall savings of \$10,000!

How did we help a major Mid-Coast tire dealer stack up tens of thousands in savings?

We were able to help this multi-location, independently-owned tire dealer reduce reserves on one of their large indemnity losses — a move which kept them from entering the "high risk" division and saved them more than \$35,000!



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How did we keep a multi-location Portland area daycare center on its feet and growing strong?

By getting additional credits added to their policy, based on their excellent client experience, we saved this growing daycare provider several thousand dollars.

Find out how the experts at Norton can help you make your workers' comp coverage work smarter—

the savings can really add up!