

THE MINNESOTA SIGN ASSOCIATION GROUP SAFETY DIVIDEND INSURANCE PROGRAM



Reliable and comprehensive insurance with preferred rates and terms, and a chance at an “insurance refund”

EXCLUSIVE PROTECTION FOR MSA MEMBERS

Only members of the Minnesota Sign Association are eligible for the preferred rates, terms and dividend payments available through this program.

DIVIDEND PAYOUTS

Not only do you get preferred pricing, but you also can get a “refund” on your insurance premium. If the program membership as a whole meets certain safety objectives, a percentage of each member’s premium is paid back to each member as a dividend.

This program has paid out dividends more than 58% of the time from 2003-2014 with an average repayment of 10% of premiums. In fact, in the past three years alone (2012-2014), this program returned nearly \$400,000 to members.

SAFETY, CLAIMS, HR & WELLNESS SUPPORT TO HELP YOU GET YOUR REFUND

We want you to earn your “refund.”

By working with Marsh & McLennan Agency, you get access to experienced and proven in-house consultants who specialize in reducing losses for employers, not the insurance company.

They can help prevent claims before they happen and eliminate unnecessary costs afterward. This can reduce costs and increase productivity for your company, and also increase the likelihood of earning the program dividend.

You will also be invited to multiple loss prevention trainings specific to the sign industry each year led by MMA’s specialists.



All MSA Members Are Eligible

All members are invited into the program, though each is subject to underwriting guidelines, just like any other insurance product.

This program was developed to serve you, the members of the Minnesota Sign Association.

Insurance Coverage

QBE North America provides property and casualty coverage, including:

- Workers’ Compensation
- General Liability
- Property
- Automobile
- Inland Marine
- Umbrella
- Employment Practices Liability

THE STRENGTH OF MMA IS HERE TO SUPPORT YOU

MMA is part of the largest insurance broker in the United States, and we represent nearly **\$800,000 in MSA Group Safety Dividend Insurance Program premiums alone.**

These figures, along with our reputation for customer service has earned MMA significant industry clout and respect by insurance carriers locally, regionally and nationally. And we provide employers with best-in-class services that meet their growing needs.

Marsh & McLennan Agency is supported by the rest of Marsh & McLennan Companies, and we draw upon their resources as you need. But your account is handled by local people at a local office that's been in the Twin Cities for more than 25 years.

Our local Minneapolis/St. Paul office provided workers' comp reserve reductions of \$3.5 million in 2014, and more than

\$10.6 million over the past five years. This was a direct result of our claims department's ongoing claims monitoring service.

Whatever your risk – from property and liability coverage to directors and board officers to coverage against cyber crime to workers' compensation and health and welfare insurance to keeping your employees healthy – we have the expertise and experience to understand it, handle it, and make sure you get the protection you need.

NOW IT'S YOUR TURN TO TALK

We invite you to tell us more about your organization: Where you're headed, what's getting in your way and what's holding you back. We're certain we can help – from assessing and analyzing your risk to developing the right kind of plans to helping you recruit and retain employees to delivering the right policies.

PREVENTING RISK AND MINIMIZING CLAIMS

Below is a sample of services available to program members through MMA.

- Safety Committees
- Compliance (OSHA/DOT/ADA/FMLA/Others)
- Job Site Inspections
- Hazard Assessment
- Aerial Lift Safety
- Safety Training for Employees and Managers/Foremen
- Fall Protection
- Personal Protective Equipment
- Claim Analysis
- Experience Mod (EMR) Forecasting
- Identifying "Red Flag" Claims
- Return-To-Work Programs
- Claim Procedures
- Employee Wellness/Well-being Programs
- Employee Hiring and Screening Procedures

MMA'S CONSTRUCTION PRACTICE

- More than \$300 million in construction premiums
 - \$1.7 billion when combined with Marsh construction premiums
- More than 4,000 construction accounts
- More than 50 insurance captives available
- Surety bonding handled internally through local and national network of professionals



For more information about the Minnesota Sign Association Group Safety Dividend Insurance Program and other solutions from Marsh & McLennan Agency, contact your local representative.

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