

## EXPENSE MANAGEMENT

# INSURANCE

We utilize benchmark data to negotiate and market your insurance based on your current coverage. We create competition for your business to drive insurance companies to offer the best options available. The quotes must be equivalent to the rating and coverage of your current carrier or we do not consider them a viable option. You of course always make the final decision. Our service is easy to use and most importantly it WORKS.



## Strategic solutions for reducing cost on all insurance for businesses

- Save 10% to 60% on business insurance
- Less than two hours of your time
- 98% success rate
- Workers Comp
- Property
- Without changing agents
- No up-front fees
- Group health
- Liability
- D&O

WWERA has partnered with RateCraft, the leader in business insurance premium reductions. We're not insurance agents. We act as industry-expert consultants who live, eat and breathe insurance every day. Our average savings is 35%, the most we have saved a client is 74%.

### How to get started

We've worked hard to streamline our process so that we can keep your time commitment to a minimum, while delivering the best-possible result.

#### • Exploration

RateCraft answers your questions and reviews your current premium. 98% of the time we can make a substantial difference. You review our one page contract and decide if you wish to engage our services. [15 minutes]

#### • Data Collection

We have you or your agent supply us with all of your insurance policies and other data electronically. We can work with your administrative staff, your agent, or we're happy to work directly with you. Usually, there will be ten minutes of follow-up phone time or emails to answer questions the insurance carrier might have. [30 minutes]

#### • Marketing

We review your policy, and then work with our network of insurance providers to obtain quotes from all markets. We negotiate on your behalf to get the most coverage for the smallest premium. [0 minutes of your time]

#### • Results

Twenty minute meeting where we present our results and you are astonished at the savings. We discuss strategy for either selecting the best quote or for using the quote as leverage with your existing agency and carrier. An additional ten minutes of phone time for finalizing the transaction. [30 minutes]

**Contact us today to see if your organization may qualify for savings!**



## Secrets the insurance industry doesn't want you to know

### 1. Your agent represents the insurance carrier

Your agent works for an agency. Agent and agency split a commission between five and thirty percent every year, for the life of your policy. The more premium you pay, the more the agent and the agency make. The agent is paid by, and represents, the insurance seller – not you as the insurance buyer. You need an advocate that understand the insurance and the industry.

### 2. You cannot get the lowest price with one agent

Some carriers are direct writers, they write insurance for only one carrier. Independent agents write for multiple carriers, but they must meet minimum business thresholds, forcing them to choose a handful of carriers. No agent can quote your insurance across all carriers. The fact is, it takes nine agency relationships to access all carrier markets. But without carrier competition, you will never get the lowest price and the approach must be strategically done. You need expertise in who to approach for your business and industry.

### 3. Everything is negotiable (you don't have to switch agents)

Two to four weeks before your current policy expires, you receive your renewal quote. Like most business owners and CFOs you assume the price is what it is. But, if you're prepared with a competitive quote your carrier will often drop the premium to match it. Same agent, same agency, same coverage. Nothing changes but what you're paying. You need to know bench-mark pricing.

### 4. Insurance does not need to be time consuming

You have a fiduciary responsibility to manage risk at the lowest premium. But who has time to pursue nine agency relationships with multiple quotes from each? The big secret – you don't have to. You can hire RateCraft to represent your interests. An industry expert that will market your policy to all carriers, will negotiate for you, is paid only if you save, and that will take no more than two hours of your time. In a 15 minute phone call or meeting, we can let you know where your premium sits relative to comparable organizations of your size and in your industry.

Your total time commitment is less than 2 hours. Much of the work can be delegated to your administrative staff. Of course, we're happy to spend as much time with you as you would like to make sure you fully understand your policy, our approach and your options. A quality agent that truly works for you, should be happy to have us help them obtain the best pricing and coverage for you.

**Contact us today to see if your organization may qualify for savings!**

World Wide Expense Reduction Advisors  
2909 Hennepin Ave S, 2nd Floor  
Minneapolis, MN 55408

[WorldWideERA.com](http://WorldWideERA.com)

612.584.0364  
[info@worldwideera.com](mailto:info@worldwideera.com)