

THE MONTELEONE DIFFERENCE

“Conquering Zero”

Hello Businessowner!

Let's set the record straight – protecting you against risks starts way before insurance.

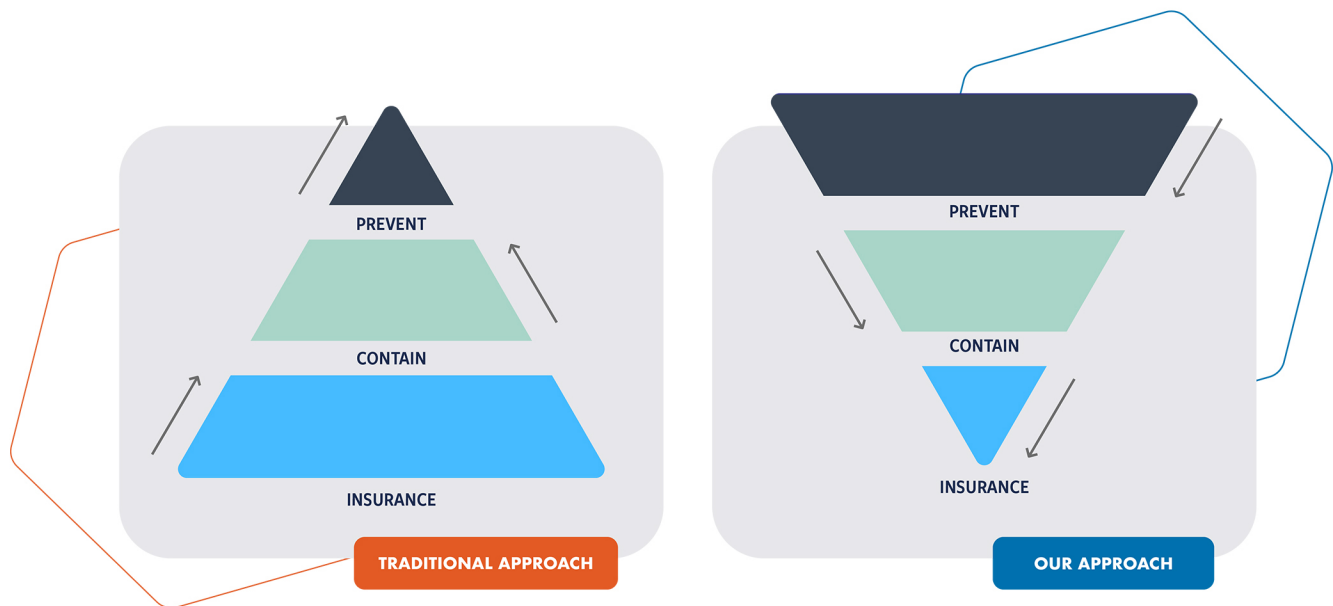
So many in our industry think of insurance as the “ultimate safety net”, when in reality, insurance is the least effective form of actual risk management. Yet, most insurance agents knocking on your door sell “just insurance”. Don't get us wrong! As Independent Brokers, this is not to say insurance isn't critically important, consisting of proper coverage and the lowest rates available.

However, this shouldn't be where our job as brokers and agents “ends”. For so many claims and premium increases, the right steps in the first place, would have prevented it from ever happening! THIS – is where the hidden costs are, and this is where the hunt for savings beings.

Could a work comp claim have been prevented with a stronger safety program?

Could an employment lawsuit have been prevented by uncovering compliance gaps?

Could expensive medical claims have been prevented with an effective wellness program?



This is where “flipping the pyramid” comes into play. On the left above, you'll see the way most agents talk about risk and insurance.

1. The biggest piece of the puzzle is insurance—but that only helps after an incident occurs.
2. There's some focus on containment of incidents that occur.
3. There's just a small amount of prevention to avoid the incident in the first place.

Our philosophy is to flip that standard pyramid, to the graphic you see above on the right.

1. We focus most attention and energy on preventing incidents, through safety programs, wellness initiatives, compliance support, and more.
2. When an incident does occur, we put a big focus on containing that incident. For a workplace injury, for example, we focus on limiting days away from work to reduce the impact on the ex-mod (your workers compensation).
3. Finally, insurance is the smallest point at the bottom, there to protect for those incidents that do occur.

THE DIFFERENCE IS RESULTS

When we focus on prevention-first, with the right tools, we are impacting premium validation, industry compliance, incident prevention, injury containment, and improving your bottom line.

