

the**valle**on group is excited to share with you our new look. Don't worry we are still the same dependable company we have always been.

There are many other things that make us one of the nations top sellers:

- Both of the insurance carriers we represent are A rated by AMBEST
- Both have VI (\$25 million+) and better financial strength
- Both have been in business for 15 or more years with stable growth and positive outlooks
- Both specialize in the workers compensation and construction industries

October 2006 Newsletter
thevalleon group

GROWING YOUR BUSINESS WITH PEO REFERRALS

Let Your Clients Sell for You!

They say “good news travels fast”. Well, that’s exactly what happens when your clients start talking about their PEO program. For a lot of small businesses the time, money and hassle involved with workers’ compensation & employment issues can be a major headache. When a trusted friend or business associate mentions they no longer have those problems, people listen and want to know how they did it.

Referral marketing is one of the fastest and surest ways to grow your business. Referrals come to you pre-qualified and interested in learning about what it is you have to offer. Not only do you get to explain how the PEO program works, you have an open invitation to explain all of the other lines of coverage you have to offer. It sure beats cold-calling.

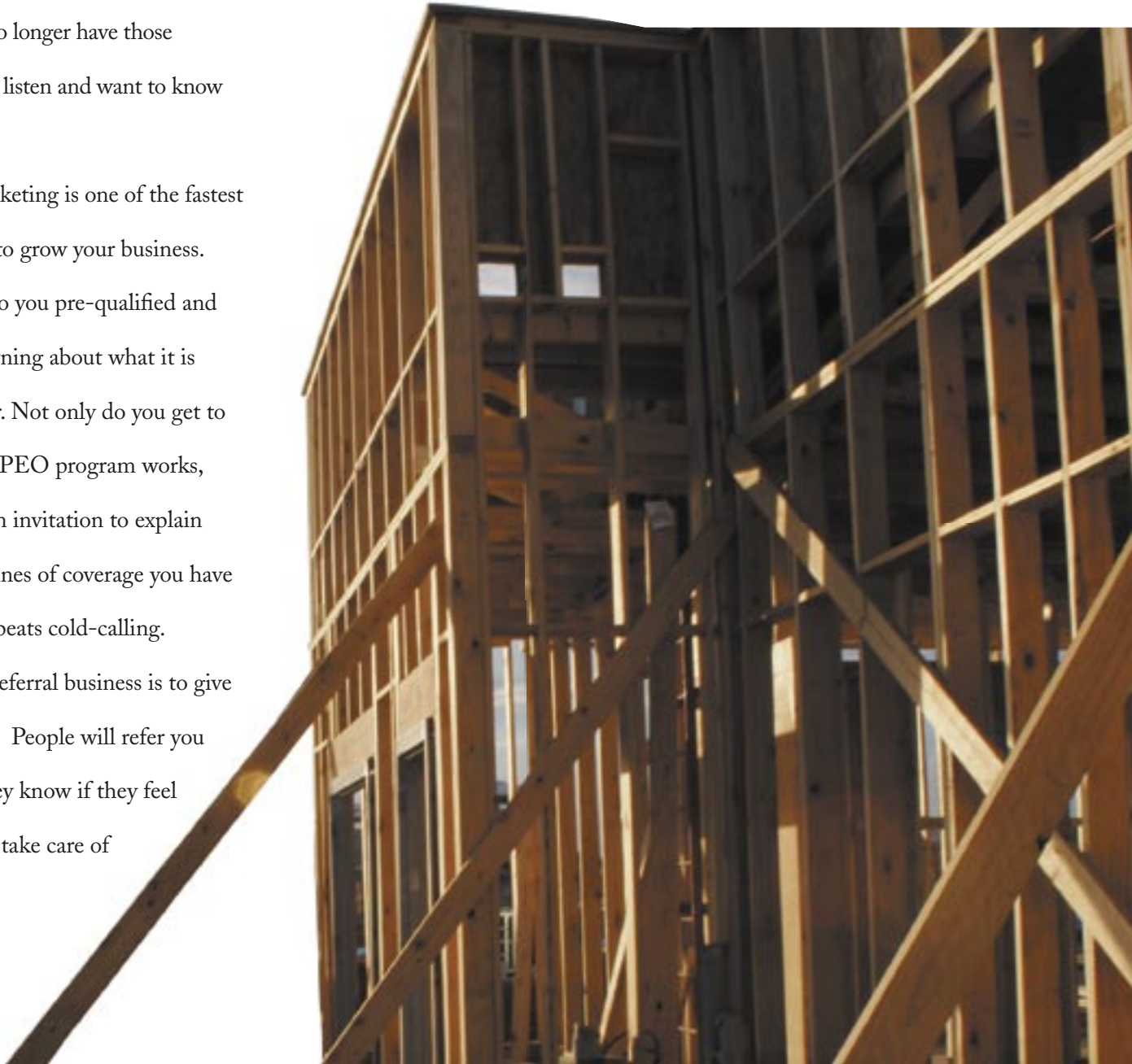
The key to referral business is to give excellent service. People will refer you to the people they know if they feel you are going to take care of them.

You can count on the **valleongroup** to be sure your clients are very well taken care of—we’ll do whatever it takes to get the job done. Give your clients something they’ll appreciate when they do send you business. Dinner certificates, ball game tickets, even thank you cards go a long way toward making your client feel appreciated for the effort they made to help you.

WANT TO MAKE SOME EXTRA MONEY?

the**valleongroup** pays excellent placement bonuses in addition to commission on each account referred.

- For small accounts (annual payroll under \$250,000) you will receive a one time check for \$150 once the client has run their first payroll
- For large accounts (annual payroll over \$250,000) you will receive a one time check for \$250 once the client has run their first payroll



QUOTE ONLINE

Because we represent one of the largest PEO's in the nation, we have developed the ability for you to use our quick online quoting!

It's easy. For your clients with payrolls under \$250,000, our online quoting system will quickly generate a quote for you. All you have to do is log on, answer the questions and fill in the boxes. (The key is to be sure all boxes and questions are answered)

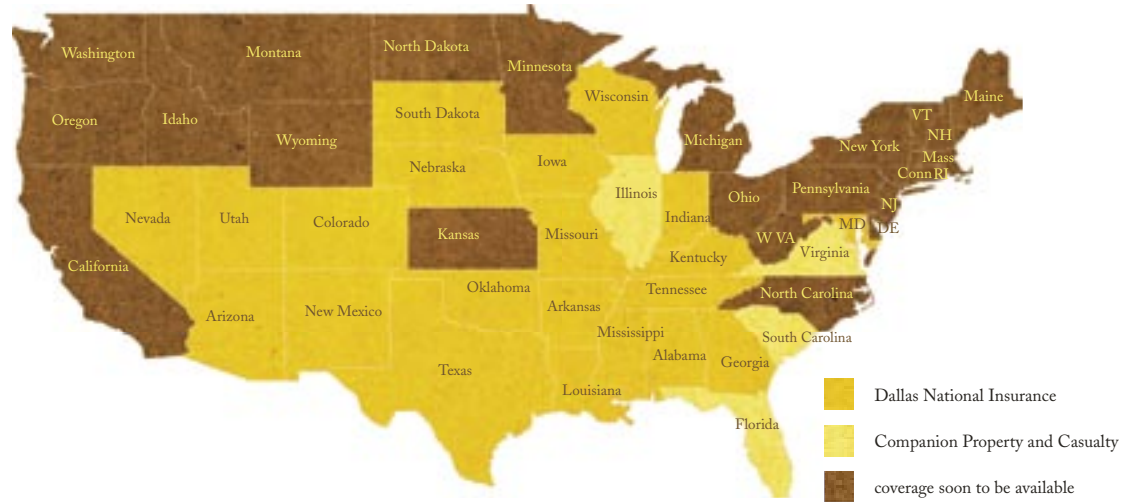
For your clients with payrolls over \$250,000 applications are screened personally to be sure you are offered the most competitive and comprehensive program. As you complete the online questionnaire, the rating system will automatically generate a large account application—pre-filled with the information you've entered. Simply have your client review it, sign it, attach copies of the loss runs and other requested information and fax it in. We'll generally have a quote for you within a day—often that same day!

WE SPECIALIZE IN CONSTRUCTION CLASS CODES

- Roofers
- Framers
- Steel Erectors, Steel Fabrication
- Debris Removal, Painting
- Siding, HVAC, Plumbing
- Construction Supervisors
- Masonry, Concrete

WE ALSO DO AN EXCELLENT JOB IN NON-CONSTRUCTION CODES AS WELL

- Local Delivery, Moving and Storage, Restaurants, Garbage and Refuse Collection, Landscaping
- Most codes with workers compensation rates greater than \$10



We have recently added new states

the **valleon** group works with PEO's and Employee Leasing companies in many states, and are excited to venture into even more! We take care of our client's Workers' Compensation and Human Resource administration challenges based on the rules and regulations of each specific state. Therefore, our clients can concentrate on their core business to generate revenue.



WHAT SETS US APART FROM OUR COMPETITORS?

We are as different as apples and oranges

The benefits of commission based on payroll rather than premium:

example	Payroll	\$200,000
	WC Rate	20%
	Standard Worker's Compensation Premium	\$40,000
	Typical agent commission through WC insurance at 5% premium	\$2,000
	Typical agent commission through thevalleongroup at 3% of payroll	\$6,000

thevalleongroup competitors

- Assigned account manager for each client
- thevalleongroup has one inclusive rate for W/C, Taxes, Payroll, and Administration
- We keep the client on board, even if they make late payments.
- Certificates with in 24-48hrs upon receiving required documents
- Claims adjuster on site
- In house payroll service center
- In house underwriting department
- Are always a valued client to thevalleongroup
- A pool of customer service representatives
- One rate if you run certain amount of payroll and a higher rate if you don't make payroll amounts
- Will drop a client for such reasons as late payment and payroll inactivity
- Could be a week or more
- Claims adjuster at another office
- Outsource payroll
- Send out quotes to PEO and other underwriting companies
- Look at the numbers and not the individual client



An apple a day keeps the doctor away!