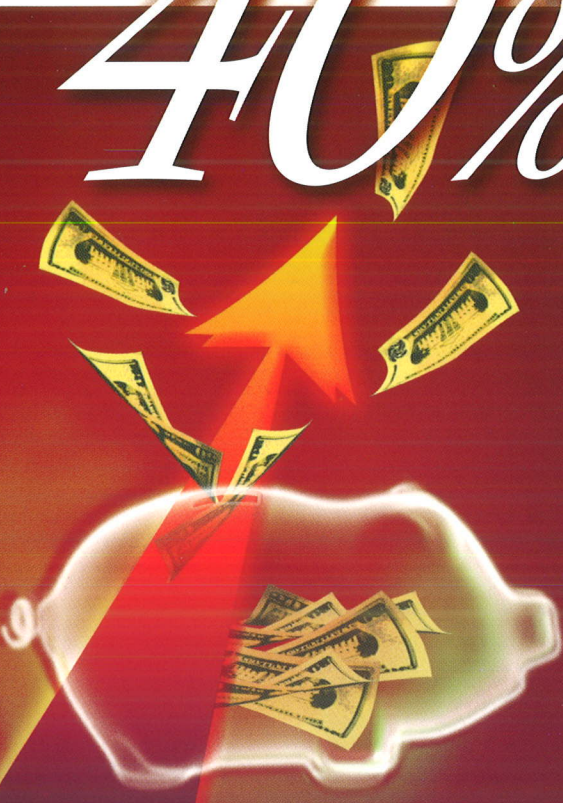


We'll Cut Your Workers' Compensation Costs by As Much As

40%



Call David J. Louie and learn how we can help you reduce your Workers' Compensation Cost

### **You Can Save Money on Workers' Compensation**

Some businesses pay too much for Workers' Compensation because they're paying too little attention. After all, you've got to buy the coverage – it's the law. Compensation awards are uniform, so you can't choose what kind of "benefits" to give workers. And the basic rates are the same for all policies, so you can't control that either. For all these reasons, some people just don't think enough about this expensive insurance.

But that's a big mistake that can cost your business a lot!

For years David J. Louie has been saving many businesses thousands of WC dollars through our exclusive Safety Group and our expert, attentive client service.

**“DJL really knows workers' compensation. Their discount dividend plan has saved us literally thousands of dollars over the years.”**

*Nancy Lee,  
Pig Heaven Restaurant*

### **Asian American Business Owners Association Safety Group (AABA)**

AABA is underwritten by the New York City-headquartered Magna Carta Companies, a large mutual insurance organization in business since 1925. Since 1989 AABA has been saving its members as much as 40% on Workers' Compensation through a combination of a 15% up-front, immediate premium discount and dividends.\*

Restaurants, wholesalers, retailers and manufacturers are eligible. (And you don't have to be Asian!) If your business qualifies, membership is free.

### **DJL Protects Yours Savings**

Although the cost reductions available through AABA can be huge, DJL doesn't stop there. Mistakes in the job classification of your workers, misallocation of payroll to the wrong category, improper inclusion of overtime pay or restaurant tips and incorrect experience modifications can all wipe out your savings. DJL will work carefully with you and your accountant to check your policy and payroll audit. We'll be sure you don't pay a dollar more than you should for Workers' Compensation.

**“It's not just the dividends- DJL's office also discovered that the wrong experience adjustment to our premium was being used. They corrected it for several prior years, and we got our workers' compensation overcharges back.”**

*Ky Chow,  
G M Printing*

\*Dividends vary with the group's profitability and can not be guaranteed. The group has paid a dividend every year since 1989.



**DAVID J. LOUIE, INC.**