

**“My workers’ compensation claims are extremely low, so what happens to all the extra money I pay to the insurance carrier?”**



**You work hard to keep your claim costs down**

**The extra money should be going into your pocket, but...**

**With WCTI, the savings goes into your pocket...**

You are an Illinois manufacturing company who has worked very hard to provide a safe work environment for your employees and it is paying off. You have an outstanding loss record and a low experience mod, but what is happening to all of the unused premium dollars you are paying to the insurance company?

Traditional insurance companies provide workers’ compensation coverage to all kinds of manufacturing companies; the good, the bad and the ugly. For companies that have less than average experience, it is not a bad deal! But what about companies like YOU, who have proactive safety programs and have worked hard to keep your loss experience to a minimum. Unfortunately, the unused portion of your premium is going into the insurance companies pocket to cover the bad and the ugly.

WCTI only provides workers’ compensation coverage to companies with excellent loss experience and companies that are dedicated to providing a safe work environment for their employees. WCTI collects an adequate amount of premium to cover your claims costs for the year and any unused claims dollars are returned back to the member. WCTI does share in the risk of other members, however the program is able to control the quality of members that join the program. Of all of the companies joining the program in the last 5 years, 64% have seen a decrease in their losses.



**WCTI**  
WORKERS' COMPENSATION  
TRUST OF ILLINOIS

**If you would like for your savings to go into your pocket and not the insurance carriers, check out our website or contact us!**

**[www.wcti.info](http://www.wcti.info)**

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