



EXPERTISE  
Is an Asset

## WE'RE GOOD AT WHAT WE DO

If your business employs even a single person, you are legally required to carry workers' compensation coverage. Besides it being the law, you will benefit from protection against unexpected healthcare costs and debilitating lawsuits. LCI Workers' Comp focuses on serving small and medium-sized businesses in this complicated and specialized area.

*In fact, workers' compensation is all we do.*

We're successful and growing, because our primary goal is to serve our members' interests.

## TAKE CONTROL

Our customers aren't just policy holders. They're members. LCI Workers' Comp is a self insurers fund, which means that we pool our members' premiums to cover any expenses associated with an employee being injured. Our structure as a self insurers fund ultimately translates to lower costs than our customers would find at most other insurers in Louisiana. It also means that we treat all our members with respect and responsiveness, whether they're large or small. And it means we're here to stay. While national insurance companies have an established record of abandoning Louisiana whenever the going gets tough, LCI will always remain invested in our community.

At LCI Workers' Comp, we made the decision to market our workers' compensation program exclusively through partner agencies, because we find that agents can best explain the LCI difference to employers or business owners. After all, not all workers' compensation providers are the same. In addition to providing lower costs, LCI offers many intangible benefits—the care with which we handle payments, our flexibility in handling needed policy changes, and our willingness to work with our members' individual situations. Our agents learn about our devotion to service through their experiences with us and can pass that understanding on to you.

## DIVERSE MEMBERSHIP

LCI Workers' Comp started in 1989 with a focus on construction and industry.

Over the decades we have grown  
to include *many other types of businesses*,  
from trucking to restaurants,  
from agriculture to offices.

We now have over 2,500 companies in our portfolio, and our well-established size means additional security for our members.

The goal of LCI Workers' Comp, however, isn't to become large for its own sake. We choose strategies that protect our members and that serve the membership's overall interests. LCI seeks to insure companies who are already concerned about safety.

Our members *care about their employees*  
and seek to create healthy  
work environments for them.

If this sounds like your business, we welcome you to talk with your agent about how you can share in the benefits of LCI Workers' Comp.

## LCI WORKERS' COMP FACTS

- :: Established in 1989
- :: All offices located in Louisiana
- :: Over 2,500 policy holders
- :: Experienced safety and loss control
- :: Aggressive handling of claims by in-house claims department
- :: Educational seminars and workshops throughout the year
- :: Quarterly newsletter

## LEARN MORE

For additional information, please ask your independent insurance agent about LCI Workers' Comp. For an agent referral, call (985) 612-1230 or send an e-mail to [info@lciwc.com](mailto:info@lciwc.com).



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