

AN INTRODUCTION TO NETO BBSI



WHO IS BBSI

BBSI is a leading provider of business management solutions, combining human resource outsourcing & professional management consulting to create a unique solutions driven operational platform. Our integrated platform is grounded in our expertise in payroll processing, workers' compensation coverage, risk management & workplace safety programs, human resource consulting, & organizational development.

WHO IS BBSI

WHAT IN THE WORLD DOES THAT MEAN?

***WE HANDLE MANY OF THE THINGS
THAT DON'T MAKE YOU MONEY, BUT
ARE CRUCIAL TO YOUR BUSINESS.***

WHO IS BBSI

IN A NUTSHELL WE PROVIDE:

- **Self-Insured Workers Compensation**
 - **Payroll Processing**
 - **Safety & Risk Consulting**
 - **HR & Best Practice Consulting**
- **Strategic Business Planning Strategies**

*Many Times ALL For Substantially Less
Than What You Currently Pay for Workers
Comp & Payroll Alone!!!*

WHO IS BBSI

Our Alternative Market Workers' Compensation program is quickly becoming one of the most intriguing & sought after programs in the area.

COMPARED TO STANDARD MARKET WC INSURANCE

Standard Market

Company approval is based on:

- a) Industry
- b) Claims History/Exp. Mod. Rating

BBSI

We don't judge companies by the bad habits of their industry. Instead we base our approval decision on the attitude of the owner.



COMPARED TO STANDARD MARKET WC INSURANCE

Standard Market

Premiums due in part or completely at
beginning of policy term

BBSI

Premiums paid as part of a pay as you
go program, which allows you to pay
based on 'actual' payroll dollars, not
an estimate

COMPARED TO STANDARD MARKET WC INSURANCE

Standard Market

Payroll Audits conducted at end of
every policy term.

BBSI

You will NEVER again face a payroll
audit. Your premiums are paid 'pay
as you go', so there is never a
necessity for a year end audit.

NO HIDDEN OR SURPRISE FEES!!!



COMPARED TO STANDARD MARKET WC INSURANCE

Standard Market

One BAD year or BIG claim can:

- Cause Coverage to be dropped
 - Cause Rates to skyrocket

BBSI

We don't cancel clients or raise rates
due to a surprise claim. Our
approach is to FIX the problem so
that it doesn't happen again.



COMPARED TO STANDARD MARKET WC INSURANCE

Standard Market

If you have NO or limited claims, you don't get any of your premium back.

BBSI

If you have NO or limited claims, you are eligible to receive a substantial portion of your premium equivalent back at the end of the policy year.

WOW!!!



COMPARED TO STANDARD MARKET WC INSURANCE

Standard Market

If you take part in a partial self insured program, you have deductibles & are responsible for a substantial portion of the initial claim cost.

BBSI

BBSI is responsible for ALL claim related expense, and does not pass any portion of that cost back to client.



TELL ME MORE

SOUNDS GREAT!!!

***BUT I NEED TO KNOW MORE
ABOUT WHAT MAKES BBSI
DIFFERENT!!!***

BBSI

COMPANY PROFILE

BBSI helps business owners to maximize their investment in human capital and run more efficient companies.

- Founded in 1951
- Publicly traded on NASDAQ: BBSI
- Impact more than 3,500 companies
- Retention rate averages 95%



EVOLUTION OF AN INDUSTRY



WHO BENEFITS

Business owners who typically benefit most from BBSI's approach:

- Are experiencing unsatisfactory return on investment for WC coverage and/or payroll services
- Have reached an inflection point
- Are experiencing growth
- Have teams that need development
- Have concerns related to human capital
- Want to focus on their core business – not management functions

EVOLUTION OF A BUSINESS



BUSINESS FORMATION

The owner has an idea and puts everything into it

GRASSROOTS GROWTH

Early success requires employees

INFLECTION POINT

Organization moves beyond its original structure becoming more complex and less efficient

MANAGEMENT PLATFORM

Insight, guidance and tools that bring predictability to the business

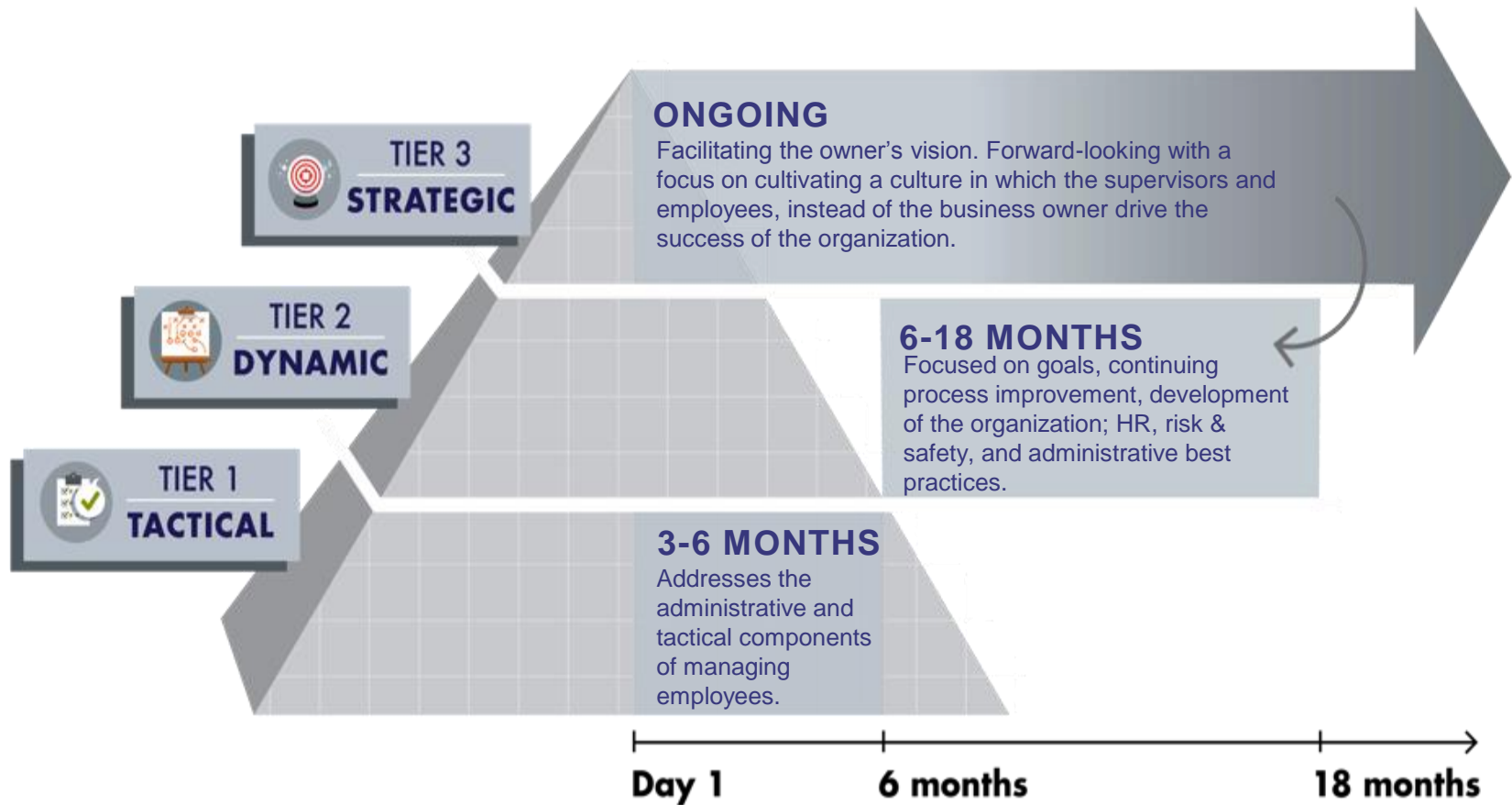
STABILITY

A professionally managed organization that maintains the spirit & culture of the entrepreneur

WHY BBSI?

BBSI partners with the business owner to frame a management platform that brings predictability and stability to their business.

PARTNERSHIP PLATFORM



OUR DIFFERENCE

- Hands-on, team-based approach
- Locally-based resources and guidance
- Focus on client objectives, performance and results



BENEFITS TO BUSINESS OWNERS

- Aligned with the business owner's goals
- Delivers the resources of a large company to small companies (5 - 200 employees)
- Allows owners to more effectively leverage their internal resources
- Supports cash flow management
- Brings predictability and sustainability to the business
- Built around a risk-mitigation model

SO WHAT DO OUR CLIENTS SAY?

“I originally partnered with BBSI to save some money on Workers Comp. Not only did they save me money, but they reduced my exposure, handled my payroll, and brought me peace of mind”

Scott Sherr - Owner

Diamond State Recycling



SO WHAT DO OUR CLIENTS SAY?

“In addition to savings on workers comp, BBSI provides invaluable human resources support, employee screenings, safety training, and drug testing. ”

Cameron Llewellyn - Owner

Barefoot Hardscapes

&

Tidemark Construction



SO WHAT DO OUR CLIENTS SAY?

“Not only did BBSI provide me with huge savings on workers comp, but they have limited my exposure, handled my payroll, and my local team consults me whenever I need them. I am looking forward to a long partnership with BBSI”

Nick Sebastian - Owner

Towles Electric



SO WHAT DO OUR CLIENTS SAY?

“I hired BBSI to handle my Workers Comp, Payroll, and Compliance needs. What I got was a pleasant surprise. Not only have they offered me the above, but they have been a great partner as my company continues to grow”

Martin Heesh - Owner

Amazon Steel Construction



ACTUAL DATA

A Worker's Compensation Program That Pays You Back

| | | |
|--|---|--|
| Delaware Residential Builder (Governing Class Code 0652) | Worker's Compensation Self-Insured No Annual Premium Deposits Lower Rates Aggressive Claim Management 1/3 PREMIUM SAFETY INCENTIVE | Safety Management OSHA Compliance Safety Inspections Safety Manual Development Safety Meetings & Training Accident Investigation & Training |
| Current Net Cost (Worker Compensation Only) 16.21% | Payroll Processing Payroll processing, customized reporting and regulatory compliance. | |
| Proposed Program Net Cost (Includes all program features) 10.73% | Human Resource Consulting Turn-key solutions to HR issues, including administrative, managerial and regulatory compliance responsibilities. | |
| Estimated Savings 51.07% | | |

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ACTUAL DATA

A Worker's Compensation Program That Pays You Back

Delaware Concrete Contractor
(Governing Class Code 0855)

Current Net Cost
(Worker Compensation Only)
13.58%

Proposed Program Net Cost
(Includes all program features)
9.38%

Estimated Savings
44.78%

Worker's Compensation
Self-Insured
No Annual Premium Deposits
Lower Rates
Aggressive Claim Management
1/3 PREMIUM SAFETY INCENTIVE

Safety Management
OSHA Compliance
Safety Inspections
Safety Manual Development
Safety Meetings & Training
Accident Investigation & Training

Payroll Processing
Payroll processing, customized reporting and regulatory compliance.

Human Resource Consulting
Turn-key solutions to HR issues, including administrative, managerial and regulatory compliance responsibilities.

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ACTUAL DATA

A Worker's Compensation Program That Pays You Back

| | | |
|---|--|---|
| Delaware Automotive Repair Facility (Governing Class Code 0815) | Worker's Compensation Self-Insured No Annual Premium Deposits Lower Rates Aggressive Claim Management 1/3 PREMIUM SAFETY INCENTIVE | Safety Management OSHA Compliance Safety Inspections Safety Manual Development Safety Meetings & Training Accident Investigation & Training |
| Current Net Cost (Worker Compensation Only) 9.15% | Payroll Processing Payroll processing, customized reporting and regulatory compliance. | |
| Proposed Program Net Cost (Includes all program features) 5.86% | Human Resource Consulting Turn-key solutions to HR issues, including administrative, managerial and regulatory compliance responsibilities. | |
| Estimated Savings 56.14% | | |

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ACTUAL DATA

A Worker's Compensation Program That Pays You Back

| | | |
|---|--|---|
| Delaware Appliance Store (Governing Class Code 0922) | Worker's Compensation Self-Insured No Annual Premium Deposits Lower Rates Aggressive Claim Management 1/3 PREMIUM SAFETY INCENTIVE | Safety Management OSHA Compliance Safety Inspections Safety Manual Development Safety Meetings & Training Accident Investigation & Training |
| Current Net Cost (Worker Compensation Only) 8.72% | Payroll Processing Payroll processing, customized reporting and regulatory compliance. | Human Resource Consulting Turn-key solutions to HR issues, including administrative, managerial and regulatory compliance responsibilities. |
| Proposed Program Net Cost (Includes all program features) 6.46% | | |
| Estimated Savings 34.98% | | |

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WHAT'S NEXT???

Schedule a discovery meeting to learn how BBSI may be able to best benefit with your business.

*See why our clients consider us
true
'Partners in Profitability'*

CONTACT INFORMATION

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