

Available resources to protect your business and save money during these difficult times.

First and foremost, if you haven't already done so, go to the Small Business Administration Website for assistance INCLUDING Grants and Forgivable loans for businesses with fewer than 500 employees:

<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options>

Emergency Grants of up to \$10,000 are available right now! The application is simple, entirely online, and the money DOES NOT have to be paid back. Paycheck Protections Loans of 2.5x your monthly payroll are also available and are 100% forgivable if used for payroll, benefits, rent or utilities.

Additional savings within your existing Insurance Programs:

- Make sure you're getting a 2.5% "Designated Provider Discount", which is available to ALL Colorado businesses from ALL Work Comp insurance carriers. You can use the enclosed letter to ensure you are receiving the discount. You are NOT limited to using only "designated providers", but by formally designating at least one provider, you get the 2.5% premium discount.
- Consider adding and/or increasing the deductibles to your Work Comp, Auto, General Liability, and other insurance policies. A \$2,500 deductible on your Work Comp policy could reduce your premium by 12% or more depending on your industry. If you've already paid the premium for the year, you should get a refund for the difference, which could be a nice influx of much-needed cash.

As a small business, our success is 100% dependent on YOUR success, and so we will provide whatever information, resources and assistance we can to support our customers so that we all continue to prosper and thrive for years to come. We are open for business and here to serve in any way we can. Call anytime 303-333-4411 x311 Tony Baker C.O.O.



Insurance: _____

Address: _____

City, State, Zip: _____

Via Fax: _____

Company Name: _____

Policy #: _____

To Whom It May Concern:

Please accept this letter as our **Notice of Designated Medical Provider**. Please ensure that our account is credited the 2.5% designation discount for this and future policy periods.

One of our preferred designated providers for Workers' Compensation medical services is:

Aviation & Occupational Medicine (#84-1108649)
Michael Ladwig, M.D., P.C.
6900 E. 47th Avenue Drive, Suite 100
Denver, CO 80216

Please ensure that they are added to our list of designated providers. Thank you for your prompt attention to this matter.

By:

Date: _____