

The Wilson Companies

Keeping you covered

Why are you in business?

You have a vision for your company. It is the force, the engine behind you and your employees. It's what your company is all about.

But that vision probably doesn't include all the nuts and bolts of running a business: the day-to-day minutia of benefits, payroll, taxes, insurance, risk management, accounting, staffing and many other requisite functions.


The Wilson Companies provide business owners and entrepreneurs with comprehensive human resource and insurance services, helping them to maintain a singular focus on core competencies and remain true to their vision. Established in 1978 by Robert A. Wilson, The Wilson Companies are family-owned and specialize in essential components of running a successful operation. We provide growing businesses cost-effective services and economies-of-scale savings that are typically only enjoyed by major corporations.

It is our mission to provide solutions for our clients that enable them to enjoy greater peace of mind knowing that their business activities are taken care of and the bottom line is benefiting. The Wilson Companies fulfill clients' needs with the highest level of integrity and professionalism and a commitment to excellence.

What's at stake?

Studies by the U.S. Chamber of Commerce, Department of Labor and Small Business Administration show that HR functions can consume up to 12 percent of a company's revenues. In addition, employers spend tens of billions of dollars on workplace injuries, illnesses, fraudulent claims and billing errors.

When it comes to HR, there's a significant amount of dollars, human capital and liability at stake. Benefits, payroll, workers' compensation and all the administrative tasks of managing your employees have a direct and major impact on your business's bottom line. If your HR department isn't working efficiently, the result is wasted dollars and increased risk.

With the Employco  Group, the majority of clients enjoy cost savings and risk reductions. Our payroll, tax and insurance experts have the technical knowledge to pinpoint cost-cutting opportunities.

Outsourcing your human resources to the Employco Group is the perfect solu-

tion for small to medium-sized businesses. By becoming a member of our large purchasing group, smaller companies benefit from more competitive insurance pricing and gain more control over employee costs. Your company is protected from certain risks and costly employer liabilities. You also gain a competitive advantage from Employco's continued support in stabilizing your company's future expenses.

Ensuring coverage

Your commercial insurance policies are meant to protect you from the risks and liabilities of doing business. When you purchased your coverage, chances are you



HR solutions

Employco's services don't just save your company from the complexity of managing your human resource functions, they also provide measurable and proven results that will help your business succeed in critical areas.

Controlled costs

- ❖ Decreased health care premiums with access to a powerful plan
- ❖ Reduced workers' compensation expenses
- ❖ Pinpointed methods to lower overall labor costs identified through our "Business Check-Up"

Reduced risks

- ❖ Minimized workers' compensation exposure
- ❖ Lowered risk with effective insurance policies
- ❖ Complete compliance with all Federal, State and local regulations

Increased cash flow and reduced operation costs

- ❖ Effective management of employee recruiting, hiring, retention and terminations
- ❖ Improved employee morale and productivity
- ❖ Increased cash flow from greater efficiency in managing employees

Employco makes outsourcing your human resources easy and stress-free. Our team focuses on the seamless integration of HR capabilities within your organization's framework and culture.

The Wilson Companies

350 East Ogden Ave. ♦ Westmont, IL 60559
630.286.7345 ♦ www.thewilsoncompanies.com



Robert A. Wilson, CEO;
Robert W. Wilson, president;
Scott R. Wilson, executive vice president

Seven questions that can make or break your business

1. Is your insurance program fairly priced?
2. Can your business survive a major loss?
3. Can you self-insure certain losses?
4. Are potential losses minimized under your insurance program?
5. Does your coverage include a long-term risk and premium stabilization program?
6. Are your loss-control activities being managed properly?
7. Are your premium adjustment audits reviewed by your insurance broker yearly?

If you answered "no" to any of these questions, your business may be in serious jeopardy. CRM can give you peace of mind by meticulously assessing all these areas and more.

were confident that you were doing everything possible to safeguard your company. But more than 50 years of analyzing property and casualty policies has shown us that the odds are against you. From insurance agents with little experience in your industry and biased by commissions to classification and administrative errors, our skilled insurance technicians consistently find significant liability risks not covered by policies. In some cases, the potential liability is in the millions of dollars.


For many of the same reasons, there's a chance you may also be paying too much for your commercial insurance. This is where Corporate Risk Management, Inc. (CRM) can step in to assess your company's policies. Whether it's a case of gaps or excessive coverage or workers' compensation overpayments, CRM insurance technicians will work with your insurance company to resolve the issue in your favor — in many instances, a refund check is issued. CRM can also secure new coverage from top-rated insurance companies if needed.

Maximize employee benefits

If rising employee benefit premiums are eroding your bottom line, let the experts at CRM Benefits find the most affordable plan that will meet your organization's needs. CRM Benefits specializes in designing, implementing and managing your employee benefits program. Whether it's group health, dental, life, vision, long-term care, disability or any other type of insurance, CRM Benefits can secure the best programs and the most affordable premiums, as well as 401(k) and other savings programs.

The result is win-win. You pay the most affordable premium with minimal fees. Your valued employees get the best benefits packages and coverage.

At your service

Carlisle Staffing,  **CARLISLE STAFFING, LTD.** provides a prescreened, multilingual and experienced work force that can cost-effectively fill any immediate labor gaps.

Our qualified candidates have experience in many industries and roles. From

shipping and warehousing operations to skilled factory labor to maintenance and cleanup, let us put together a team to fit your unique requirements. With many years of experience in staffing and human resources, we have a lineup of capable workers to fill most needs.

Carlisle Staffing, Ltd. finds solutions to your labor problems, saving you both time and money in the process with:

- ◆ Prescreening, interviewing and background checking of qualified candidates
- ◆ Taking care of all costs and administration of social security, workers' compensation and unemployment insurance
- ◆ Administration and management of all personnel-related matters



The Wilson Companies

350 East Ogden Ave. ◆ Westmont, IL 60559
630.286.7345 ◆ www.thewilsoncompanies.com