

SPECIAL POINTS OF INTEREST:

- April 2008 Board Meeting in Isla Navidad, Mexico
- News from the November 2007 Barcelona, Spain Meeting
- Future Risk Control Workshops
- Welcome To New Members
- Future TSIL Board Meetings
- Referral Contest
- Member Talking Points
- Member Highlights
- Top 5 Reasons To Grow
- Overview of Incident-Only Reporting
- Risk Control Award Winners
- Request for Help
- Guest Speaker Spotlight
- 25 Ways To Keep Your Customers!



April 2008 Board Meeting in Isla Navidad

The next Board Meeting for Temporary Services Insurance Ltd. will take place in Isla Navidad, Mexico at the Grand Bay Hotel from April 13-16. A special New Member Orientation and Financial Review Session is scheduled on Sunday, April 13. Those members planning on attending this event should consider traveling a day earlier to arrive in time. There is a New Member Cocktail Reception and dinner as well on April 13. All members of the Membership Development Committee are welcome to attend the Orientation and the New Member

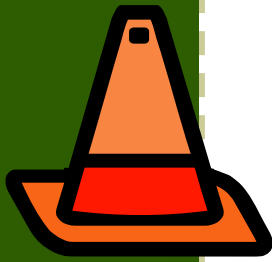
Welcome Dinner. Each new member will also be accompanied by a mentor (a current TSIL member). For those members attending the regular meetings, social activities start on Monday, April 14, followed by a cocktail reception and Welcome Dinner. On Tuesday, April 15 we start with the Shareholders Meeting followed by the Committee Meetings (Finance, Underwriting, Risk Control, Membership Development). The day will be completed with the President's Dinner. After the Board of Directors Meeting in the morning on

Wednesday, April 16, we will all depart for home. The room rate is US\$255 for single/double accommodations. Please contact Uniglobe Preferred Travel and ask to speak with a TSIL agent for flight and hotel reservations. Outside Illinois call (800) 626-0359. Within Illinois call (847) 640-7100. The fax is (847) 640-9675. At the meetings, members should dress in business casual attire including slacks, sport shirts and casual sportswear. Resort casual attire is acceptable for the social outings and dinner events.

November 2007 Board Meeting News

On November 10-13, 2007, a TSIL Board of Directors Meeting was held in Barcelona, Spain. The following important issues were discussed and agreed upon.

1. TSIL operating costs decreased for the January 1, 2008 policy period. Cost reductions were achieved in the policy issuing fee, the specific excess reinsurance, claims management and loss control services.
2. Zurich American provides 100 % of the Specific Excess Reinsurance effective January 1, 2008. Ace Tempest Re no longer shares the Specific Excess Reinsurance with Zurich American.
3. Gallagher Basset Services, Inc. is added as a second loss control service provider to the TSIL program.
4. After completing an extensive Third Party Administrator RFP, the Board elected to continue contracting with Gallagher Basset Services, Inc.
5. The U/Gray code percentage of total payroll has increased from 10% to 25% subject to current risk control approval process.
6. The Incident-Only claim reporting limit has been increased from \$750 to \$1,500.
7. The annual Fall meeting in November has been moved to October in order to better accommodate members' schedules.



*As for the future,
your task is not
to foresee, but to
enable it.*

-Antoine de Saint-Exupery



St. Kitts

Future Risk Control Workshops

TSIL Risk Control Workshops offer you tremendous benefits. TSIL requires member attendance at a minimum of one workshop in an 18 month period. Failure to comply with the requirement will result in placement on the Watch List. There are two workshops per year. The agendas change to focus on topics of interest provided by input from the members and service providers.

March 18-20, 2008

Savannah, GA

Hilton Savannah DeSoto

*August 12-14, 2008

Itasca, IL

Gallagher Bassett Training Center

*This workshop will include GB claim-adhoc reports and online report system training.

March 18-20, 2009

Las Vegas, NV

Hotel TBD

Welcome New Members

The following companies have been accepted into TSIL since the last newsletter in July 2007 was produced. Thanks to our agents who have been successful introducing these organizations into TSIL. We look forward to continuing the growth of our temporary staffing group captive. Please contact Luan Lee (847) 879-2362 or Brian Bailey (847) 879-2369 if you are aware of a quality temporary staffing company.

TeamQuest Staffing Services (Millennium Corporate Solutions/AJG-Houston)

Pro-Active Staffing (Millennium Corporate Solutions/AJG-Houston)

Golden Employment Group (Kraus-Anderson Insurance/AJG-Houston)

Future Board Meeting Dates and Locations

October 11-15, 2008

Marriott Resort

St. Kitts

October 10-14, 2009

The Four Seasons

Toronto, Canada

April 18-22, 2009

Westin

Grand Bahama Island

April 17-21, 2010

The Ritz Carlton

Grand Cayman



Grand Bay Hotel, Isla Navidad

Referral Contest

The Membership Development Committee is offering a contest for referrals to TSIL. These referrals must be submitted to the Underwriting Committee in order to qualify. The following prizes will be awarded in the contest.

1. One referral will earn you \$100
2. Two referrals will earn 1 airline ticket to a TSIL Board Meeting
3. Three referrals will earn 2 airline tickets to a TSIL Board Meeting

Please remember that CRI has hardcopies of the 2006 TSIL Annual Report and the TSIL website, www.tempsinsurance.com, has a link to the Annual Report as well. You will find that these tools can help you showcase TSIL to prospective members. If you would like additional 2006 Annual Reports, please contact a member of the CRI TSIL Team.



Toronto, Canada

CONGRATULATIONS!

Tom Damson of Long's Personnel Services, Inc. received \$100 at the November '07 Board Meeting for referring Golden Employment Group who became a new TSIL member in the 4th quarter of 2007. Thank you Tom!



TSIL Talking Points

Many times we find ourselves in a conversation with a fellow staffing company owner or executive and we want to discuss the positive benefits of TSIL. We know it was a great decision for our company, but we may not know exactly how to communicate all of those benefits. Below are a list of the top reasons why members join TSIL.

1. Long term control of your insurance destiny through greater premium stabilization and predictability.
2. Lower operating costs than the traditional insurance marketplace which results in lower premiums.
3. Underwriting profit and investment income are returned to you as an owner of the captive.
4. You are the owner of an insurance company so you make the decisions regarding which service providers and insurance partners to use.
5. Risk control programs are specifically designed for the staffing industry and your actual business mix.
6. Claims management requirements are in place to make certain you are informed about every important development of your claims.
7. The captive assets are protected by catastrophic reinsurance and aggregate excess reinsurance.

Member Highlights



- **Northwest Staffing Resources** was recently presented with the RecycleWorks Award by the City of Portland's Office of Sustainable Development. RecycleWorks award winners commit to going beyond recycling with activities that range from reducing paper use to purchasing at least 30 percent post-consumer recycled paper; using durable dishware for catered events; buying green power and offering a subsidy to employees using alternative transportation.
- **Precision Staffing, Inc.** was recognized by Toyota Manufacturing by receiving the "Toyota Outstanding Business Partner" award for 2006. This is the second year that Precision Staffing, Inc. has been honored with this achievement, as they were awarded the "Toyota Outstanding Business Partner" award and "Toyota Customer Service" award in 2005, becoming the first staffing company to ever receive such recognition by the TMMK organization.
- **Workplace** President LoRayne Logan received the 2007 Outstanding Philanthropist Award from the Rockford, IL chapter of Association of Fundraising Professionals on November 15, 2007. Her generous donation to the Rock Valley College Foundation helped to commemorate Rock Valley College's newly renovated library as the "Estelle M. Black Library".

The Top 5 Reasons To Grow

Susie Sisk of Tops Staffing and Vice Chair of the Membership Development Committee knows that growth is very important for the long term sustainability of staffing companies and TSIL is no different. Below are Susie's top 5 reasons why TSIL's continued growth benefits all members.

1. The larger the group captive, the greater bargaining power we have with the service providers and insurance partners.
2. We will have a greater flexibility in taking on a higher retention if needed.
3. Adding quality members will overcome member attrition and loss cost reduction to maintain our buying leverage.
4. Losses become more credible in the actuarial process which further stabilizes our premiums over the long term.
5. We all would rather be part of a growing organization than a shrinking one.

Susie says, "Let's take this captive to the next level!"



Westin, Grand Bahama Island

*If the opportunity
doesn't knock, build a
door.*

- Milton Berle



The spectacular view from El Xalet De Montjuic Restaurant in Barcelona, Spain

Overview of Incident-Only Reporting

Where permitted by jurisdiction, members may wish to pay their own minor medical or first aid claims in an effort to manage costs. This program is subject to the following guidelines:

1. Prohibited where disallowed by jurisdiction.
2. Expected total cost of the claim must not exceed \$1,500. ***This new limit was effective 1/1/08.***
3. **ALL** incident-only claims must be reported within 48 hours via fax or online.
4. The following types of claims do not qualify as "Incident-

Only". Any claim:

- With lost time of more than one day
- Involving back, head or neck injuries
- Involving a hernia
- Involving repetitive motion
- With injuries that may result in permanency, partial disability, scarring or disfigurement
- Alleging stress or other psychiatric injuries
- Involving strain to major joints



The 2006 Risk Control Award Winners

At the November 2007 Board Meeting in Barcelona, Risk Control Awards were presented to members who achieved total scores in the top 10% of the group for the 2006 policy year. The criteria used to determine the total score for each member were frequency rate, severity rate, loss ratio, average audit and captive participation.

The following members received an award for their achievement in 2006.

- | | |
|-------------------------|-----------------------------|
| 1. Careerxchange | 6. Creative Staffing |
| 2. Personnel Plus, Inc. | 7. AES Corporate Services |
| 3. A Team Temps | 8. Jerman |
| 4. TransHire | 9. Lofton Staffing Services |
| 5. Peak Technical | 10. BJM Associates |



Nick Alonso, Careerxchange receiving the Risk Control Award for highest total score in the 2006 policy year



TSIL members receiving their risk control awards in Barcelona

Request for Help

TSIL members and Captive Resources are always looking for new referrals that would make good TSIL members. If you are aware of any Temporary Staffing firms that would be a good TSIL member, please contact a member of your CRI team.

CRI is always looking for contributing articles on timely topics or news about your company for future TSIL newsletters. If you have published or authored any articles you feel TSIL members would find valuable, please advise your CRI Team.

Guest Speaker Spotlight



TSIL is proud to welcome "Chief Morale Officer" Kirk Weisler (author of The Dog Poop Initiative) to the March 2008 Risk Control Workshop in Savannah, GA. Mark is an expert on creating community, connections and trust in the workplace and the classroom. He travels around the world giving dynamic presentations on the *everyday* things that leaders can do to create outrageously cool cultures for themselves and their people. Yet don't let his hip,

informal approach fool you. Kirk's advice isn't based on a trendy management fad du jour, or some wild, unsupported theory — it's proven, practical, real-world guidance built on a solid foundation of experiential data and time-tested principles. Kirk's unique background as a U.S. Army Ranger, his work with at-risk youth, and his experience as a master storyteller and master team builder make him a very fun, engaging, and sought-after speaker. He lives in Atlanta, Georgia with — as he proudly puts it — "My wonderful wife Rebecca and our five remarkable children!" We look forward to a very entertaining event.



Sagrada Familia, Barcelona

25 ways to keep your customers!

Arnold Sanow

In today's fast-changing and competitive environment, excellent customer service is essential for success. In fact, the only way to differentiate yourself and to become less of a commodity in the marketplace is through good customer service. The strategies for keeping customers for life can be honed down to some basic steps that any business owner can use. To get customers, keep them and to get enthusiastic referrals follow these 25 proven techniques.

1. Reward your customers. Send them a gift, provide them a lead, generate business for them, etc.
2. Use your customers' services and buy their products. If you want to increase loyalty, there is no better way.
3. Send thank-you cards. Make sure they are handwritten and sent promptly. Peter Drucker attributed much of his success to the fact that he sent out 12 thank-you cards every day.
4. Return phone calls promptly. Since so many people don't return calls, you automatically look good when you do.
5. Do what you say you are going to do.
6. Do things when you say you're going to do them.
7. Under promise and over deliver.
8. Be accessible. Make sure you are available and willing to help customers whenever there is a problem. Your business should be open to meet the convenience of your customers and not only for your convenience.
9. Be credible. If you can't establish that trust right away, customers may start to look at your competitors.
10. Appearance counts. Perception is reality, and the reality is that people do judge a book by its cover.
11. Show empathy. Remember the best customers are your current ones. Stay in touch and continue to service their wants and needs.
12. Have a "Goof Kit." If you make a mistake, it's not enough to say, "I'm sorry."
13. Promote customers' products and services. By getting business for your clients, you ensure you will have a customer for life.
14. Do things for the customer's convenience not yours. Make it as easy as possible for your customers to do business with you. The easier you can make it for your customer to do business with you, the more business you will have. Determine all the ways you can eliminate the hassle factor.
15. Send an invoice periodically with a "no charge" on it. This will help your customers remember you. And if it is unexpected, it will have a much larger impact.
16. Have a customer advisory panel. Only by knowing your customers' wants and needs can you successfully grow your business and be totally customer-oriented.
17. Hire mystery shoppers. To really find out how good your customer service is, hire someone to go out and use your service from start to finish.
18. Be a resource. No matter what your customer needs, try to find it for them -- even if it has nothing to do with your business.
19. Shower customers with kindness.
20. Speak your customers' language. If you use jargon your customers can't understand, they won't use you.
21. Have a great attitude.
22. Treat your employees well. If they are treated poorly, there is a good chance your customers will also get poor service.
23. Give your customer what they want, when they want it and how they want it.
24. Give back to your best customers. If you run a special price or product offer for first-time customers, ensure your current customers are offered the same opportunity.
25. Don't show an attitude of indifference to your customers. In a recent study on why people give up on a company, 68 percent quit because of an attitude of indifference toward the customers by the owner, manager or employees - 68 percent!

Conclusion "Customer service is more than just smile training -- it's about treating people the way they wanted to be treated," "It's also about giving the client what they want, when they want it and how they want it. It really comes down to the fact that good communication and human relations skills equals good customer relations."

About Arnold Sanow: Arnold Sanow, MBA, CSP (certified speaking professional) delivers content driven, interactive and entertaining keynotes, seminars, training programs and consulting for corporate meetings and conferences. He works with his clients to assist them in promoting a positive, productive and profitable organization. He has delivered over 2,500 presentations, written 5 books, to include, "Marketing Boot Camp" and "Get Along with Anyone, Anywhere, Anytime : 8 keys to creating enduring connections with Customers, Co-Workers : even kids", is an adjunct professor at Georgetown University and the President of The Business Source, Inc.