

# What our clients are saying



## CONSULTING SERVICES

### Consulting Firm Reduces Its Workers' Compensation Premium By Engaging Automatic Data Processing Insurance Agency

Headquartered in Malvern, Pennsylvania, AC Lordi is a leading provider of accounting and risk management consulting, and executive search services. The firm specializes in serving a broad variety of clients across multiple industries, from small emerging growth businesses to large multinational organizations. It prides itself on being a local business that offers its clients the sophisticated resources and professional knowledge typically associated with a national firm.

As the company helps its clients improve performance by accessing the right resources and solutions, the Pennsylvania-based firm also addresses its own internal administrative needs with a high level of attention and due diligence. A key area of focus is Workers' Compensation coverage.

"We had been looking for a new insurance broker," explains Karen Miholics, Corporate Controller at AC Lordi. "There were times we found ourselves waiting several days for the broker to get back to us with answers to our questions. It was time for a change."

#### Automatic Data Processing Insurance Agency provides added value

Through ADP®, their payroll and human resource information services provider, the consulting firm heard about Automatic Data Processing Insurance Agency (ADPIA) — an ADP, Inc.-affiliated company that specializes in providing select Property & Casualty and Health & Benefits insurance plans for small-and-midsized businesses.

## SNAPSHOT

**Client:**

AC Lordi  
Malvern, Pennsylvania

**Description:**

Provides accounting and risk management consulting services and executive search service

**Workforce:**

About 75 employees mostly in Pennsylvania

**Website:**

[www.aclordi.com](http://www.aclordi.com)



Karen recalls, "We were shopping around and felt it was worth a call. I contacted them and it was a positive experience right from the beginning. The agent they assigned to us asked for quite a bit of information and he began an immediate analysis." Specifically, the licensed agent examined AC Lordi's current operations, job functions and locations, updated their existing policy to reflect changes, and asked AC Lordi's carrier for a possible revision of the policy based upon changes he was recommending.

"One of the major changes included the elimination of certain temporary worker classification codes, related to a business we had previously sold," notes Karen. "Another recommendation was to consolidate the four separate policies we had into one policy. Both of those recommendations helped to save us money."

### Relationship with the insurance agency results in net savings

The policy analysis and evaluation conducted by the ADPIA licensed agent helped put AC Lordi on a course toward significant premium cost savings for Workers' Compensation coverage.

"We are saving a substantial amount — more than \$10,000 off of what had been a \$40,000 workers' compensation policy," says Karen. In addition, although AC Lordi receives one annual invoice from its insurance carrier, the consulting firm enjoys the convenience of a payment plan that spreads the payments proportionately over the course of the policy with no up-front payment.\* Moreover, ADPIA helped to accelerate the policy changeover, with the entire process taking place over the course of just three weeks.

She concludes, "Automatic Data Processing Insurance Agency really earned our business. They took the time to listen to us, and understand us and our needs. I am impressed by how they thought 'out of the box' and helped us acquire the coverage we need at a lower cost. They showed me — by what they did, not just what they said — that they are very responsive to serving the needs of their customers."

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Savings will vary based on various factors including but not limited to business classification, loss history, and state of operations.

\*Premium deposits may be eliminated by most carriers and mandatory state assessment fees may be required in some states.

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