



## Cut Workers' Comp Payouts to Offset Rocketing Health Insurance Costs: Merchants Information Solutions' CEO Russ Johnson Says, "Take The Merchants Challenge!"

*Average 60% Saved In Workers' Comp Loss Rates via Merchants Pre-employment Integrity Test; Merchants Challenge Guarantees Savings or Fees Refunded\*.*

**Phoenix, May 18, 2010** — Employers facing rocketing increases to health insurance budgets can offset some of the multi-million dollar increases by cutting workers' compensation payouts through Merchants Information Solutions Pre-employment Integrity Test. Merchants' CEO Russ Johnson is so confident that he can cut workers' comp payouts (average employer savings 60%), he has created The Merchants Challenge: If mutually agreed upon workers' comp reductions aren't achieved, Merchants will refund its fees less any savings realized.

"Our ability to reduce workers' compensation loss rates by double digits — typically a 60% reduction -- through the use of Merchants Pre-employment Integrity Test has been proven for decades. We see tremendous opportunities for business to offset increased health insurance costs by substantially reducing workers' comp spending with the added benefits of reducing theft, violence, excessive sick days and other costly employee actions via the Merchants Integrity Test," says Johnson.

According to workers' comp data experts at NCCI, Inc., employers will shell out \$76 billion this year in workers' comp spending. Merchants Integrity Test has been used for screening prospective employees over four million times. Employers using it have realized millions of dollars in reduced workers' comp payouts

"This is a win-win for business. Take the Merchants Challenge; you can only lose if you don't put the Merchants Pre-employment Integrity Test in action as part of your hiring process. We will refund our fees if we don't achieve the results. And, guess what? We have never needed to refund our fees!" Johnson says. "With the continued escalation of healthcare reform costs looming, reducing very costly workers' compensation payouts is our answer to improving our client's margins and profits," Johnson adds.

Along with Merchants' national spokespersons, sports business mogul and Men's Olympic Basketball Chair, Jerry Colangelo and New York Times bestselling author and business guru Harvey Mackay, Merchants challenges businesses to try the Merchants Pre-employment Integrity Test.

\* If Merchants does not achieve mutually agreed upon savings in workers' compensation rates for an organization, Merchants will refund the fees paid to Merchants, less any client savings resulting from use of the test and reduced workers' compensation rate savings.

### **About The Merchants Challenge & Merchants Pre-employment Integrity Test**

The Merchants Pre-employment Integrity Test, proven over 30 years in the marketplace and further validated by two Cornell University studies, is based on the principle of cognitive dissonance—the justifying of dangerous and high-risk behaviors. Cornell's two studies, the most recent released in November 2009, concluded that the use of behavioral testing generates an ROI of 846%. When applied consistently and in conjunction with traditional background screening tools also offered by Merchants, This Integrity Test is found to be highly effective at identifying those job candidates who should be removed from further consideration in the applicant pool.



## About Merchants information Solutions

Merchants Information Solutions, the exclusive provider of the Merchants Pre-employment Integrity Test which is proven to reduce worker' compensation rates an average of 60%, is a national leader in background screening for employers and residential communities as well as a leader in ID Theft Restoration Affinity programs. Honored to have as company national spokespersons Jerry Colangelo and Harvey Mackay, Merchants was founded nearly a century ago and is dedicated to delivering world-class identity theft and background screening solutions. Merchants is the only NATIONAL SINGLESOURCE PROVIDER of all recognized background screening tools and services for employers and multi-housing communities. [www.merchantsinfo.com](http://www.merchantsinfo.com)

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