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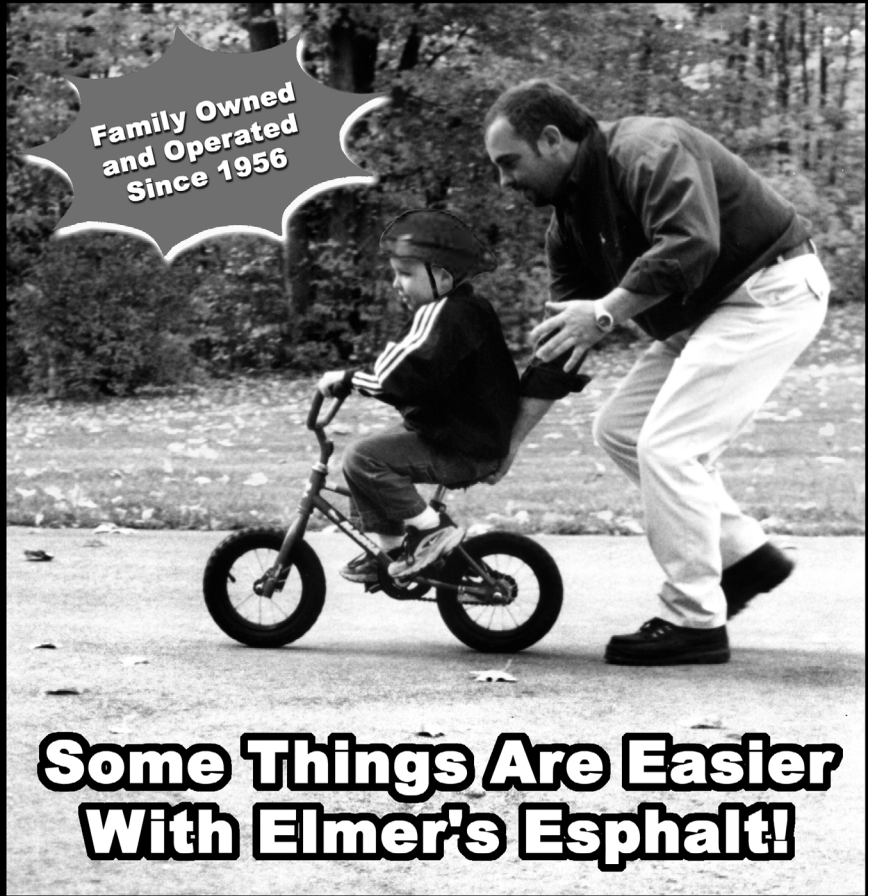
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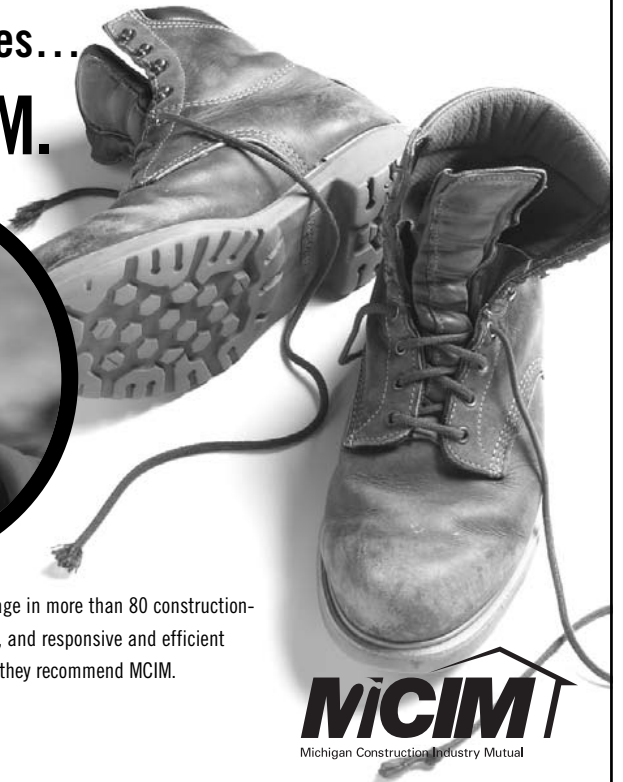


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David Hendges, President,
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On MCIM's excellent referral rate—"One reason we recommend MCIM for workers' comp is that they understand our business. That's probably due to the fact that MCIM was founded by builders—and they understand how the industry works and what contractors want from their workers' comp carrier."



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