

## Service for Your Business Success

Premiums up to \$250,000 (\$500,000 California)



We understand the complexities of your business and the unique challenges you face. From the beginning of the process, our team assesses your environment, identifies hazards and exposures, offers recommendations, and serves as an ongoing consultative resource to you. Tailored coverage available to protect your business.

### Underwriting

- 95 years of workers' compensation leadership enhanced with significant experience in package, auto and umbrella solutions
- Comprehensive understanding of our clients' business and risk profiles
- Insurance products that meet the needs of customers in a wide range of industries
- Flexible payment plans

### Service

- Collaborative team approach between underwriting, claims, loss control and audit
- Loss control consultants
- Expert claims team
- On-staff industrial hygiene, return to work and risk management experts
- Full-service collaborative claims approach that is responsive to customer needs
- Integrated fraud detection program
- Fleet safety management solutions
- Online safety and risk management resources
- Personalized claims and loss analysis