

# Workers' Compensation



Workers' Compensation is a "must-have" for most employers; meaning, it's required by law. The policy covers medical expenses and lost wages resulting from a job-related injury/illness and is pretty standard among insurance companies. We distinguish our **Workers' Compensation** coverage by providing a host of valued-added services before, during, and after a claim. From up-front loss control measures to identify and correct occupational hazards to responsive claims handling and the facilitation of quality medical care (when an accident does occur), we've been successfully protecting our policyholders and their employees for decades.



*And a host of value-added services before, during, and after the claim.*

## COVERAGE HIGHLIGHTS

- Competitive, tiered price structure through our subsidiary carriers
- Premium discounts (i.e., drug-free workplace, formal safety program, etc.) based upon certain business characteristics
- Group dividend plans for businesses in the automotive, restaurant, or retail/wholesale food industries
- Individual dividend plans for larger businesses
- Flexible and convenient payment options, including "pay-as-you-go" and self-reporting platforms (which are based on a business's payroll schedule and require low-to-no down payment and no installment fees)

Workers' Compensation coverage is underwritten by AmGUARD Insurance Company®, EastGUARD Insurance Company®, NorGUARD Insurance Company® or WestGUARD® Insurance Company, members of Berkshire Hathaway GUARD Insurance Companies ("GUARD") with principal place of business at 39 Public Square, Wilkes-Barre, PA 18701. The information contained herein is not meant to be all inclusive but intended to provide a general overview for marketing purposes and may not apply to all GUARD companies or in all states. Only the relevant insurance policy and endorsements provide the terms and conditions of coverage. © May 2021.

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Learn more at [www.guard.com](http://www.guard.com) or call 1-800-673-2465.



**We can help a little or a lot.**

Agents can find more details about our Workers' Compensation appetite and underwriting guidelines via our online **Agency Service Center**.

## Loss Control Resources

- Experienced, accessible staff
- **Online Resources**
  - Do-it-Yourself Loss Control Guide that can be customized for specific industries
  - Educational flyers and posters; many available in English and Spanish
  - Safety training video library with over 350 topics
  - Easy access to other workplace safety organizations and materials
- **More Extensive Services**
  - Interdisciplinary service team visits
  - Onsite surveys/consultations
  - Help with implementing loss control recommendations
  - Assistance in creating and/or training for a safety committee
  - Ergonomic evaluations
  - Other specialized requests

## Claims Handling

- 24/7 claims reporting hotline (1-888-NEW-CLMS) and online reporting options
- Picture/document upload feature via our website
- Nurse triage and specialized, in-house Medical Only, Early Invention, and Complex Claims Units  
*This segmentation allows us to respond fast to minor incidents while focusing our expert resources on more complicated cases.*
- Dedicated Subrogation, Litigation, and Risk-Mitigation Teams
- Special Fraud Investigation Unit and hotline
- Fast, fair, and responsive adjusters

## Medical Management

- Activities coordinated through our affiliate GUARDCo, a specialist in health care management
- Agent/policyholder online access to an extensive network of conveniently located medical providers and occupational health specialists
- Preferred medical provider panel issued with policies (where allowed by state)
- Telephonic and field case management, including vocational rehabilitation plans
- Medical bill review, hospital audits, and prescription drug management

## Return-to-Work Program

- Balancing quality medical care with transitional employment strategies that conform to physician recommendations
  - Sample management support statement
  - Readily available job descriptions
  - List of alternative/modified duties and access to third-party, temporary job placement
  - Help with program monitoring

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**Questions?** Contact a Berkshire Hathaway GUARD insurance agent.