

# *Workers' Compensation Products and Services for America's Elementary and Secondary Schools*

*Just a few reasons EMPLOYERS<sup>®</sup> is right for elementary and secondary schools:*

**EXCEPTIONAL VALUE:** *Our strategic approach to workers' compensation insurance focuses on resources and value added services that protect your business today and set your business up for success in the future.*

**ONE PRODUCT, ONE FOCUS:** *We exclusively serve the workers' compensation insurance needs of America's small businesses, so we have the experience to provide the right coverage and services for your business.*

**STABILITY AND DEPENDABILITY:** *Over 100 years of experience and an A- (Excellent) rating by A.M. Best means we will be there when you need us.*

**CASH FLOW ASSISTANCE:** *We offer flexible payment plans and low minimum premiums to help you manage your cash flow more effectively.*

**EMPLOYERS<sup>®</sup>**

*America's small business insurance specialist<sup>®</sup>*

# How EMPLOYERS® makes a difference:

With our competitive pricing, financial stability and dependability, EMPLOYERS remains focused on keeping America's small businesses not only working, but working safely. Here are some of the services we offer to our policyholders:



**LOSS CONTROL SUPPORT:** Our online resources and loss control services help you evaluate the safety risks of your business and identify cost-effective methods to reduce workplace injuries and illnesses, which can improve productivity and long-term profitability.



**FRAUD PREVENTION:** Our anti-fraud staff has extensive law enforcement and criminal fraud investigation experience and has saved millions in fraudulent claims costs. Our fraud prevention efforts reduce expenses, which can help lower the cost of workers' compensation insurance.



**EFFICIENT CLAIM HANDLING:** Our 24/7, multi-lingual claim reporting center provides prompt service to injured employees while our Claim Adjusters help you control your claim cost by working with the injured worker and physicians to help evaluate and administer the appropriate care.



**MANAGED CARE SERVICES:** We minimize downtime for your injured workers by partnering with carefully selected healthcare providers, expert physician advisors, nurses and claims professionals that provide quality, cost-appropriate, and timely care.

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