

Workers' Compensation Products and Services for America's Hotel Restaurants



Just a few reasons EMPLOYERS[®] is right for your hotel restaurant:

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.*

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

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.*

EMPLOYERS[®]

America's small business insurance specialist[®]

How EMPLOYERS® makes a difference:

One-third of occupational burns occur in restaurants, totaling about 12,000 cases per year.¹



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.

EMPLOYERS®

America's small business insurance specialist®

EMPLOYERS® focuses on workers' compensation insurance and services for America's small businesses. With operations from coast to coast, we provide targeted insurance solutions for independent, entrepreneurial companies. With roots stretching back to 1913, EMPLOYERS has the experience, financial stability, knowledge and resources to provide the coverage and specialized services that America's small businesses need.

CORPORATE OFFICE

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To learn more about EMPLOYERS and workers' compensation, visit www.employers.com

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¹ "A Menu for Protecting the Health and Safety of Restaurant Workers" Occupational Safety and Health Administration. <https://www.osha.gov/dte/grant_materials/fy10/sh-20864-10/rest_worker_manual.pdf>



Workers' Compensation Products and Services for America's Hotels

Just a few reasons EMPLOYERS® is right for your hotel.

- **One Product, One Focus:** our ongoing dedication to exclusively serve the workers' compensation insurance needs of small businesses has given us the knowledge and experience to provide coverage and services that are right for your business.
- **Exceptional Value:** our strategic approach to workers' compensation insurance maintains a long term focus on value, not just lower cost. We provide access to resources and value added services that not only protect your business today, but set your business up for success in the future.
- **Cash Flow Assistance:** we offer flexible payment plans and low minimum premiums to help you manage your cash flow more effectively.
- **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.
- **Efficient Claim Handling:** our 24/7, multi-lingual claim reporting center provides prompt service to injured employees while helping you control your claim cost by working with the injured worker and physicians to help evaluate and administer the appropriate care.
- **Anti-Fraud Programs:** 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.
- **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.
- **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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Cost Containment

Hotel workers are 40% more likely to be injured on the job than other service industry employees.¹

Work-related injuries and illnesses can be daily occurrences in the hospitality industry, and they have the potential to be financially devastating to business owners. As a leading provider of workers' compensation insurance for America's small businesses, we're focused on helping our policyholders reduce the long-term costs associated with workplace injuries and illnesses, in addition to keeping short-term costs down in the form of our competitive rates. We're proud to offer a number of services and safety programs that can help protect your employees from needless and often expensive injuries and you against potentially devastating claims and insurance fraud.

Claim Management

Housekeepers have the highest overall injury rate at 7.9 per 100 workers compared to other hotel employees, such as banquet servers who had an injury rate of 2.82 per 100 workers.²

When a worker is injured on the job, our network of experienced, well-trained claim professionals know what to do. To help evaluate care and control claim cost, we execute prompt, three-point contact with the treating physician, the employer and the injured worker. And, because sometimes claims happen outside normal office hours, EMPLOYERS® has a 24/7 multilingual claim processing center.

Managed Care Services

In 2010, medical costs associated with workers' compensation claims totaled over \$28 billion dollars.³

By actively managing medical care after an on-the-job injury occurs, including closely monitoring prescribed medications, we're able to minimize employee downtime and other costs that can hurt your business. With our managed care services, your employees have access to quality medical care to help expedite their road to recovery.

Loss Control Services

Slip and falls are the number one cause of accidents in hotels.⁴

One of the best ways to help minimize workplace injuries is with an effective injury and illness prevention program. We have assisted many hotels in this effort. With Loss Control ConnectionSM, our online safety resource center, you and your agent have direct, easy access to safety and health resources at a click of the mouse. You'll find loss control information such as safety and health posters, current OSHA compliance resources, and special hazard references to help you prevent injuries that commonly occur in your line of work.

Anti-Fraud Services

One in five workers says they've been aware of fraud in their workplace.⁵

Fraud costs everyone money. That's why we're dedicated to fighting and prosecuting workers' compensation fraud, and we work hard to make sure any claims your employees may report are legitimate. Our investigations staff has over 100 years of combined law enforcement and criminal fraud investigation experience. They work with our claims team to uncover false claims and develop cases for prosecution. Since 2003, our fraud detection efforts have saved tens of millions of dollars, and EMPLOYERS has referred hundreds of criminal complaints to law enforcement, resulting in nearly 100 criminal convictions.



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¹ "Occupational Injury Disparities in the US Hotel Industry." deohs.washington.edu. AMERICAN JOURNAL OF INDUSTRIAL MEDICINE, 22 May 2009. Web. 14 Nov 2012. deohs.washington.edu/sites/default/files/seminar-envhlth/speaker_pdfs/Arti_Buchanan.pdf

² "Occupational Injury Disparities in the US Hotel Industry." deohs.washington.edu. AMERICAN JOURNAL OF INDUSTRIAL MEDICINE, 22 May 2009. Web. 14 Nov 2012. deohs.washington.edu/sites/default/files/seminar-envhlth/speaker_pdfs/Arti_Buchanan.pdf

³ "Workers' Compensation: Benefits, Coverage, and Costs, 2010." NASI.org. National Academy of Social Insurance. Aug 2012. Web. 12 Nov 2012. www.nasi.org/sites/default/files/research/NASI_Workers_Comp_2010.pdf

⁴ "Slip and falls are #1." nsui.com. National Specialty Underwriters, Inc. 17 May 2012. Web. 14 Nov 2012. www.nsui.com/slip-and-falls-are-1/

⁵ "Go Figure: Fraud Data." insurancefraud.org. Coalition Against Insurance Fraud. n.d. Web. 13 Nov 2012. www.insurancefraud.org/olderstatistics.htm