



Guide to Choosing a Workers' Compensation Carrier for Fire and EMS

LONGEVITY and STABILITY

1. How experienced are you? (years in business, # of policies, etc.)
2. Do you have a current license to operate in my state?
3. Do you have an A.M. Best Rating?

INSURANCE and FIRE INDUSTRY EXPERTISE

1. What experience do you have from inside the Fire Industry, specifically?
2. What is the extent of experience you have with insurance and legal support of insurance coverage?
3. Will I have access to your executives?
4. Are you managing more than this type/line of insurance?
5. What recognition will you give loss control programs underway at my facility?
6. Which safety equipment and programs will you require before writing a policy?
7. How do you compare yourself to other carriers?

CLAIMS MANAGEMENT and LOSS CONTROL

1. What is your process in the event of a claim?
2. How long do we have to report an injury?
3. How devoted are you to your clients? (claims responsiveness, custom training)
4. What are the most important benefits of the coverage you provide?
5. How will you optimize safety at my facility? (training programs, educational materials)
6. Do you have structured payment plans?