



Guide to Choosing a Workers' Compensation Carrier

LONGEVITY and STABILITY

1. How experienced are you? (years in business, # of policies, etc.)
2. In which states do you write business?
3. Do you have an A.M. Best Rating?

INSURANCE and FIRE INDUSTRY EXPERTISE

1. What experience do you have from inside Emergency and Public Services?
2. Will I have access to your insurance executives?
3. Are you managing more than Workers' Compensation?
4. What recognition will you give loss control programs underway at my facility?
5. Which safety equipment and programs will you recommend before writing a policy?
6. 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 clients have to report an injury?
3. What are the most important benefits of the coverage you provide?
4. How devoted are you to your clients? (claims responsiveness, custom training)
5. How will you optimize safety at my facility? (training programs, educational materials)
6. Do you have structured payment plans?