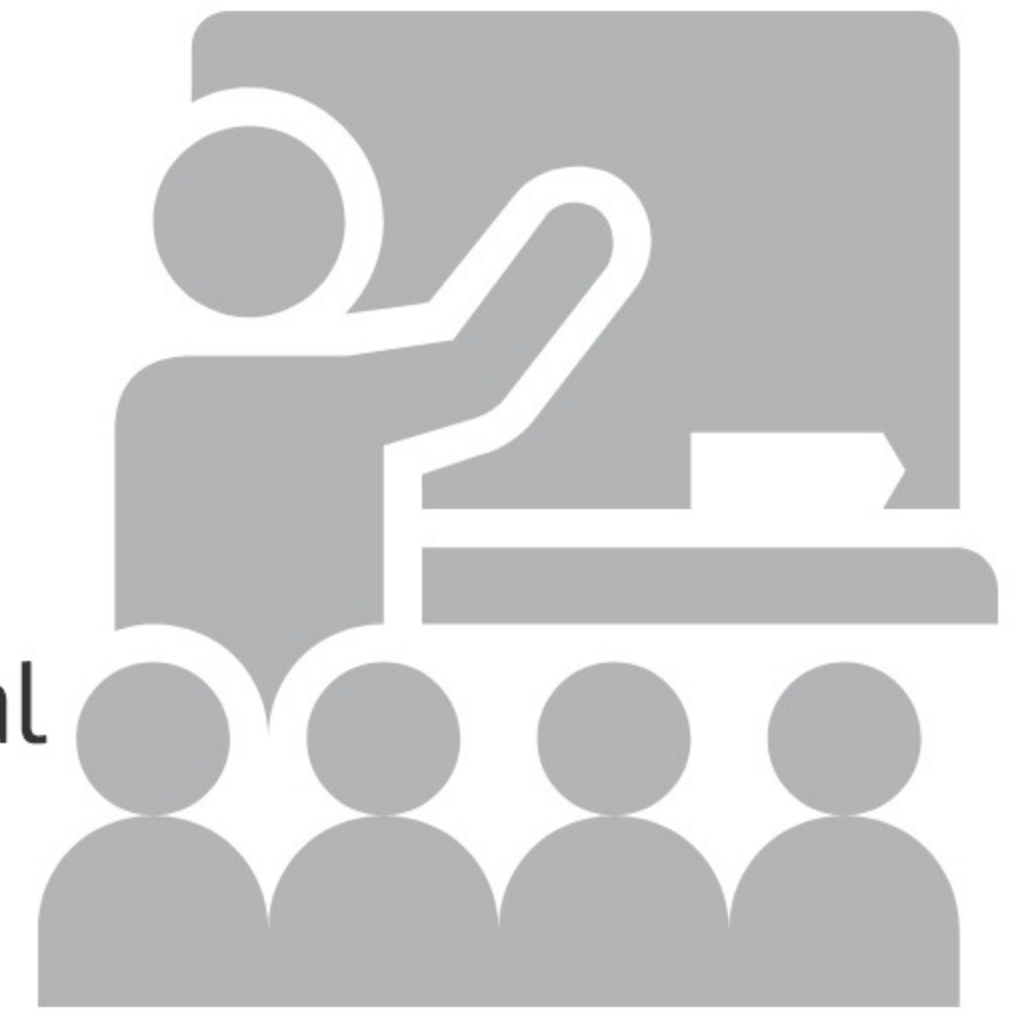


Workers' Compensation Checklist

Finding the right worker's comp insurance agent is critical. Let us answer these questions to uncover what you need.

1 Our Know-How

- ✓ Do you educate employers about how workers' comp programs work?
- ✓ Do you have an understanding of all workers' comp plan designs?
- ✓ How can we protect ourselves from workers' comp fraud?
- ✓ Does our safety program comply with OSHA?
- ✓ Do you search the market for options and programs to fit the individual needs of our specific business?
- ✓ Are there ways we can opt-out of workers' comp insurance?
- ✓ How do you build a bridge between our business and the insurer?
- ✓ What is the rating of your firm and the companies with which you work?



2 The Quoting Process

- ✓ What information should I provide you to get a quote?
- ✓ Does our payroll need to be up-to-date and listed correctly?
- ✓ How does workers' comp insurance work in the states where we do business?
- ✓ Are there limits on specific categories?
- ✓ How can you help us choose the right coverage?
- ✓ How can we provide you with proof of ownership?
- ✓ What do we need included in our workers' comp plan?



3 Finding Rates & Costs

- ✓ How is our workers' comp rate determined?
- ✓ What is an experience modification and how does it impact our rates?
- ✓ Can you review our employee classifications to make sure they are correct?
- ✓ How can you help us keep a lid on rising workers' comp costs?
- ✓ Are there things we can do to minimize our premium?
- ✓ Can our safety programs impact our workers' comp rates?



4 Your Employees

- ✓ What if we have employees working in multiple states?
- ✓ Do we have to care workers' comp insurance if we don't have employees?
- ✓ Do we still need workers' comp if we use contractors instead of employees?
- ✓ What happens when a business does not have workers' comp coverage and an employee files a lawsuit?
- ✓ How do you help handle workers' comp claims?
- ✓ How do you keep our employee data safe?



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