Workers' Compensation Policy

Nothing is more important than providing a safe work environment for your employees. But should an accident occur, Companion is ready to provide the appropriate care for your employees to help them recover and get back on the job. We will help you choose doctors, rehabilitation specialists, orthopedists or chiropractors from our extensive network of medical care professionals.

We Are Your Choice

You may think you don't have many choices in workers' compensation insurance. State law regulates coverage. You have to carry it and we have to offer the same coverage as any other insurance company. Does it make any difference whom you choose? Of course it does!

Saving You Money

Your claims history is an important determining factor in what you pay for coverage. Every dollar you save on your claims can reduce the amount you pay for workers' compensation in the future.

How do we reduce the cost of your claims?

- We begin by making sure the care provided is the most appropriate available.
- Then, we thoroughly review all medical bills to assure they're accurate.
- Next, we apply our network discounts to get the best price possible. After all, you want what is fair for you and your employee.

Helping Prevent Accidents

Of course, the best way to save claims dollars is to avoid having injuries in the first place. Our loss control experts stand ready to assist you with safety evaluations and training. Then you can provide a safer workplace for employees who are as safety-minded as you are.

- When accidents do happen, we take a good, long look at medical expenses to make sure all claims are accurate and fair — to you and your employee.
- We also take advantage of second-injury fund recovery and third-party subrogation to make sure the right person is responsible for the right expenses.
- We offer safety evaluation and training to help prevent accidents and claims in the first place.

Your Companion Agent

With so many coverages to choose from, you may need help deciding what's right for you — and your local Companion Property & Casualty agent can help. We select only those independent agents who meet our strict criteria for service, experience and performance. Your agent can help you choose the appropriate coverage for your business.

A Healthy Company

With an **A (Excellent)** rating by the A.M. Best Company, we are a growing and dynamic regional property and casualty insurer with a strong presence in the Southeast and expanding nationally. We have a strong knowledge of workers' compensation, making us an industry leader; however, we do specialize in writing other lines of commercial insurance.

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www.CompanionGroup.com

Providing security, trust and service. Now and for the future.

A.M. Best Company Rating (May 28, 2008). For the latest rating, visit www.AMBest.com.