WORKERS' COMPENSATION COVERAGE

GuideOne wants your large workers' comp business.

Did you know that GuideOne has the requisite expertise and experience to write large workers' compensation business? We do, and we're very good at it.

Why GuideOne?

+ Best-in-class claims service and results
    - In-house Nurse Case management reduces costs and improves outcomes
    - Average indemnity cost savings, compared with ODG guidelines, of $4,304 per case which drives lower experience modifications
    - 45% reduction in narcotics prescriptions over the past five years
    - 64% savings on billed medical charges
    - Claims adjusters average over 20 years of experience and carry caseloads lower than industry average
+ WC underwriting expertise and focus- our underwriters average over 25 years of experience
+ Digital, self-service claims portal for agents and brokers
+ Customized claims data and metrics
+ Specialized risk management services
+ Licensed to write workers' compensation in 47 states

Underwriting Appetite:

+ Minimum premium of $100,000
+ Religious Organizations, Nonprofits, Schools and Senior Living Centers
+ Credit or debit experience modification
+ Limited off-premises exposures
+ Guaranteed cost
+ Management commitment to return-to-work and appropriate risk management practices
+ Monoline or in combination with a GuideOne package policy

What We Need From You:

+ Complete submission – supplemental application, detailed description of operations, four years of currently valued loss runs
+ Pre-quote prospect call (approx. 30 minutes) with GuideOne, the Agent/Broker and the Insured
+ Point of Sale proposal
+ Target pricing and commission expectation

GUIDEONE®
INSURANCE

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