You work hard to provide a safe, secure work environment for your employees to perform to the best of their ability. Even in ideal circumstances, accidents and illness can occur. A slip and fall at a restaurant resulting in a broken bone, an equipment malfunction at a construction site causing an eye injury — numerous things can occur that can cause an injury to an employee. If something unexpected should happen, it’s essential your employees’ medical needs are quickly addressed. A Farmers agent can help you to create a workers’ compensation insurance solution tailored to the specific needs of your business to help you plan for the future.

**Coverage features**

A Farmers Workers’ Compensation policy covers employee injuries and illnesses that occur in the course of employment with your company. Workers’ compensation coverage is a state-mandated insurance program that covers lost wages and medical treatment resulting from an employee’s work-related injury or illness. The benefits are paid according to the laws of your state, and include services needed to help an employee recover and eventually come back to work. Some highlights of Farmers Workers’ Compensation insurance include:

**Preferred Provider Organization**

Farmers has an extensive network of industrial clinics, physician specialists and hospitals committed to providing excellent treatment while managing costs. In states where employers may have some control of employees’ medical treatment for work-related conditions, direction of patients to these providers can yield significant cost impact.

**Utilization management**

Physicians and nurses use the latest in computerized medical guidelines. They review treatment plans, including the necessity of hospital admissions and lengths of stay.

**Early return-to-work programs**

Bringing employees back to work as soon as medically feasible saves substantial sums in temporary disability payments and retraining costs.

**Providing educational materials**

Designed to educate employees on workers’ compensation safety programs and help reduce the likelihood of an accident or injury occurring.

**Bill review**

Every bill is reviewed for appropriateness of treatment, pricing, discounts and billing overlap. This saves companies millions of dollars every year.

**Reduced claim expenses result in increased premium savings**

Workers’ compensation premiums and rates are based on claims experience. Lowering your cost of claims and improving your loss experience may reduce your net cost.

**Coordinated efforts lead to better outcomes**

Effective management of care and a solid return to work plan can help to strengthen relationships with employees which may result in less litigation and employees that are back to work sooner and more satisfied with their overall claim experience and workers’ compensation benefits.

**Claims management**

Claims management can be one of the more complicated facets of workers’ compensation insurance. The good news is you do not have to go through it alone. Farmers Workers’ Compensation insurance can quickly and efficiently deliver benefits at a fair cost and help reduce the risk of legal non-compliance and/or a lawsuit.

**Farmers four-point contact program**

When Farmers receives a workers’ compensation claim, an experienced representative is committed to receiving your first notice of injury of the claim 24/7. The employer, the injured employee, the physician and your Farmers agent will contact and coordinate the necessary medical care within one business day after the injury is reported. Our prompt four-point contact program ensures that necessary medical treatment is authorized immediately and the investigation of questionable claims begins early on. Throughout the process of a workers’ compensation claim, Farmers is there for you to help minimize the impact on your business.
The “hidden” costs of workers’ compensation claims

The direct costs associated with workers’ compensation claims — such as medical and indemnity expenses — are covered by your workers’ compensation policy. But what about indirect, or hidden, costs? These costs need to be considered, as their impact on the cost of a claim can quickly add up. These indirect costs include:

- Time lost from work by injured employees
- Time lost by supervisors to investigate accidents
- Economic loss to an injured employee’s family
- Time lost by fellow employees
- Cost of training replacement
- Loss of production

Farmers Workers’ Compensation insurance can help reduce or eliminate these hidden costs by educating employees through workers’ compensation safety programs and working to bring employees back to work as soon as medically feasible.

What can you do to help reduce claims?

You can take steps to reduce the hidden costs insurance doesn’t cover by implementing an accident-prevention and loss-control program. An effective safety program can also help lower direct costs, including insurance premiums, compensation and deductibles.

Employee training and education is an important component of a workplace safety program. Ask a trusted employee to be responsible for inspecting your premises and reviewing operations monthly. Also ask each employee to identify and eliminate workplace hazards. You should record this information to evaluate your company’s progress in hazard detection and correction.

Because many small-to medium-sized businesses don’t have regular access to safety professionals, Farmers offers MySafetyPoint® (mysafetypoint.com) — a web-based tool that gives you the resources needed to help you avoid losses. MySafetyPoint offers Farmers Business Insurance customers self-service safety, loss prevention and risk-management resources. This site contains features that can help you recognize hazards and implement controls to reduce risk. Your Farmers agent will also help find a loss control consultant near you.
Don’t put your business at risk

Workers’ Compensation insurance offers coverage specifically designed for hazards that could affect the operation of your business. That’s why Farmers Workers’ Compensation claims representatives handle only workers’ compensation claims, reviewing medical expenses, facilitating the employee’s return to work and managing legal expenses. Our relationships can help you customize your coverage — minimizing the gaps and avoiding costly duplications — so you can safeguard your business with an insurance program that you tailor to your needs.

Your Farmers agent is ready to help and answer any questions you may have. Contact your agent now, because the more you know, the better you can plan for what’s ahead.

Farmers Care

Our medical and disability-management program includes a Preferred Provider Organization consisting of occupational physicians, urgent care centers and hospitals. Under the supervision of physicians, nurses use the latest in medical guideline software to review proposed treatment and hospitalization plans to help eliminate unnecessary treatments and associated costs. All bills are reviewed before payment for correctness of charges, treatment provided and application of discounts, saving our customers millions of dollars in incorrect charges every year.

*Preferred Provider Organization may not be available in all states.