

WORK COMP

It's Not a Commodity

Federated vs. the Competitor

Does your current carrier provide:

Financial Stability?

- Federated is rated A+ (Superior) by A.M. Best Company*

Expertise and Guidance?

- Owner and officer exclusion/inclusion laws
- Experience modification and loss history reviews
- Eligible premium discounts including the contracting classification premium adjustment program**
- Stop-gap coverage in monopolistic states
- Federated field claims staff across the nation

Premium Audit Services?

- Overtime payroll credit
- Independent contractor review

Risk Management Services?

- Return-to-work and modified-duty programs
- Onsite inspections
- Telephone consultations
- More than 350 pre-packaged risk management programs
- Online risk management via mySHIELDSM

Unique Programs and Dividends?

- Deductible programs
- Workers compensation SIR
- Drug-free workplace credits
- Large risk retro programs

Claims Management Services?

- Discounted costs within our Managed Care Network
- Pharmacy benefit programs
- In-house claims representatives
- Nurse/medical case management specialists
- In-house Special Investigations Unit to prevent and detect fraud
- Convenient online claims reporting options

If You Are Insured with a Self-Insured Work Comp Fund

- Businesses insured by a non-admitted carrier are generally excluded from guarantee fund
- Participants may have joint and several liability
- Participants can be assessed for insufficient funding
- There are limitations on multi-state operations

*The information shown is accurate as of 2020

** Not available in all states



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