

OSHA

Employee Handbook

Safety Manual

S SOCIETY® Workers Compensation Claim Kit



WORKERS COMPENSATION

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It's what you need to do business.

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888-5-SOCIETY
(888-576-2438)

WORKERS COMPENSATION



Selecting your Workers Compensation insurance company is serious business. That's because Workers Compensation is a complicated and specialized field. You need to feel confident about how your obligation to provide for medical and rehabilitation expenses, compensate for lost wages and pay benefits to surviving family members will be met. Nothing is more reassuring than the uncommon array of services from the specialists in Workers Compensation, Society® Insurance. We're not just another multiline insurance company. Society Insurance was founded in 1915 specifically to provide Workers Compensation insurance. Never content to run with the pack, we've continuously prospered providing this sometimes difficult type of coverage. Whether large or small, employers receive uncommon value by insuring with the company that offers you uncommon solutions to your Workers Compensation insurance needs.

We Keep Your Costs Down.

The cost of your Workers Compensation obligation is a function of many factors. The first variable is the average cost of injuries in your class of business. The second factor, and perhaps the one that can most dramatically affect your cost, is the frequency and severity of recent employee injuries in your business. The final component is the track record of your insurance company.

Look around. You'll see the results from Workers Compensation lines vary depending upon the insurer. And you'll also find Society has a history of paying competitive dividends or offering competitive premium reductions, depending upon which method is permitted by state laws. It's a sure sign of the strength of our company and a promise of value to you.

Our Thorough Claims Investigation Saves You Money.

Expert claims handling is our hallmark. We dig into every claim to make sure that injuries are indeed work-related. We do this by carefully analyzing medical histories and treatments in detail. This, combined with a thorough understanding of the law and claims administrative process of the state, means the potential for fraud and abuse of the system are minimized. With Society you know that legitimate claims are being paid, while others are not.



We Help Control Medical Costs.

We believe patients should receive as much quality medical care as will help them heal. Additionally, we feel strongly that Workers Compensation should pay only for the treatment of work-related injuries and that this care should be provided at a fair price. That's why we're affiliated with a Preferred Provider Organization (PPO). A PPO can provide medical care at lower than customary rates because of its contract with physicians, hospitals and others. We use medical review teams to monitor hospitalizations and home health care cases to make certain your employees receive appropriate medical care at reasonable costs.

We Help Your Employees Return to Work.

Early return to work, even in a limited or light capacity, helps reduce the cost of work-related injuries. An early return to work not only reduces the direct cost of lost wages, it also helps employees heal faster and increases their odds of a full recovery. In addition, an early return to work greatly reduces the cost of substitute employees and employee replacement. As you can see, having an effective Return to Work Program is extremely important. That's why Society works with you to design and implement the program that's best for both you and your employees.

Plus, We Help You Control the Risk of Injury.

The process, commonly referred to as "loss control," reduces the frequency and severity of injuries. First, our risk management representatives who are trained and experienced in finding solutions to a wide range of safety and health challenges take the time to carefully study your business. After they identify hazards in your operation and carefully analyze your employee injury history, they work with you to implement safety programs. These programs can help you comply with OSHA standards, control fleet loss, improve the ergonomics of your processes, educate and train your key staff members and implement Safety and Health Incentive Programs.

Uncommon Array of Services.

While Workers Compensation is our specialty, our expertise also extends into other arenas. We offer property, casualty, automobile and umbrella insurance to a wide range of businesses. With Society you can simplify your life by having all of your property and casualty insurance needs handled by one trusted company. In many industry groups, Society is recognized as the leader in multiline coverage. We've even had the honor of being awarded trade association endorsements or corporate sponsorships from the following organizations:

- Wisconsin Restaurant Association
- Tavern League of Wisconsin
- Wisconsin Grocers Association
- Wisconsin Medical Society
- Iowa Restaurant Association

Give us a call at 888-5-SOCIETY (888-576-2438) or use our agent locator at societyinsurance.com to find an independent agent who will give you more information about the variety of services and coverages Society can offer you.





Uncommon Value

With Society Insurance you know you'll receive the services you need at a cost that's fair. How? Our risk management services help you protect your employees while our careful claims investigations keep your costs down. It's a formula for success that we've been perfecting since we began offering Workers Compensation policies over 90 years ago. It's what our company was founded upon, and it's what we do uncommonly well.



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This brochure contains only a general description of coverages and is not a statement of contract. All coverages are subject to the exclusions and conditions in the policy. For the name of your local independent insurance agent representing Society Insurance, call 888-5-SOCIETY (888-576-2438).

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