



## WORKERS' COMPENSATION

ARBELLA INSURANCE GROUP, headquartered in Quincy, Massachusetts, is a customer-focused regional property and casualty insurance company providing business and personal insurance in Massachusetts and Connecticut, and business insurance in Rhode Island and New Hampshire.

ESTABLISHED IN 1988, Arbella has a reputation for exceptional service built upon a foundation of financial strength and knowledgeable local employees. Arbella writes more than \$600 million in annual written premium and has over \$1 billion in assets.

TO LEARN MORE ABOUT ARBELLA, VISIT [ARBELLA.COM](http://ARBELLA.COM).



Keep your employees safe and  
your business protected.

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HERE. FOR GOOD.™

It's a fact: If you have employees, you are required to have this "no-fault" insurance coverage. Workers' Compensation not only pays benefits to your injured employees to cover their medical care and lost wages, it also protects your business from lawsuits that could arise over these injuries.

### Recognize and reduce risks

An employee cuts her hand in the office and needs stitches. A truck driver twists his ankle when he's making a delivery, leaving him temporarily unable to work. No matter what your business is, accidents and injuries are inevitable. You know you need workers' compensation and probably figure that all coverage is the same.

Not only does Arbella cover your employees who have work-related injuries, we offer the support of our loss control team. They can help you recognize and reduce possible risks that could cause future injuries.

### Minimize your cost

There are two key ways to control the cost of your workers' compensation coverage:

1. Minimize the number of employee injuries, and
2. Properly manage those injuries that do occur.

First, our team designs a plan specifically for your business to help minimize the cost of your insurance. Second, we help you tend to current employee injuries and help prevent future ones from occurring.

### Preventing accidents and injuries

We share your concerns for your employees' health and safety. That's why our loss control department evaluates all the risks your employees face and helps you develop customized solutions to reduce them. Our specialists use their expertise and proven solutions to suggest ways to improve the safety programs that you already have in place or to help create new loss control procedures that will maximize your company's safety.

### Handling employee injuries

Our claims department is known for handling employee claims successfully and quickly. We work with you closely, communicating with both you and your injured employees to get them back to work and to resolve claims fairly.

With our loss control teams, workers' compensation expertise and responsive claims service, it's no wonder that more and more business owners in New England choose Arbella's Workers' Compensation to protect their employees.

Ask your agent about a comprehensive insurance program for your business.

