

Workers Compensation

A Better Experience. A Better Outcome.

CHUBB®



As of year-end 2015, Chubb's workers compensation insureds collectively saved approximately 69% net savings off billed charges.

Your employees are your greatest assets.

You are committed to keeping your employees safe, returning them to good health and back to work should a workplace accident occur. At Chubb, we share that same commitment.

Your success is our success.

Workers compensation insurance goes beyond the policy. You want an insurer who works to obtain better outcomes for your employees and your business.

Chubb provides resources that help you to improve safety, minimize costs and enhance employee care, morale and productivity.

Loss Control/Prevention

- Services specific to your business.
- Specialized professionals in occupational safety and health management.
- Worldwide risk engineering staff and services.
- Programs to assess ergonomics, industrial hygiene and worker safety.

Claims Management

- Fast and easy online claims reporting process for simple medical only claims.
- Lost Time unit staffed by adjusters with an average tenure of more than a decade.
- Chubb Special Investigation Unit for fraud management.
- Worldwide adjusters handle claims in accordance with local regulations.

Medical & Disability Management

- Dedicated nurse case managers provide medical expertise and timely, personalized case management.
- Preferred Provider Networks focus on occupational injuries.

Typically, Chubb's goal is to have an adjuster contact the insured and claimant within 24 hours of receiving a claim notice involving lost time.

- Pharmacy Management Programs help reduce employee's out-of-pocket costs while managing treatment expenses.
- Return-to-Work Program encourages your employee's speedy recovery, which may reduce costs.
- Medical bill re-pricing may generate additional savings.

Chubb supports your needs. We bring an integrated team that understands your business and recognizes the importance of better outcomes throughout all phases of the workers compensation relationship.

- **Reduce your risks.** Our skilled risk engineering professionals are dedicated to identifying ways to help you and your employees operate safely.

- **Handle your claims.** Chubb's commitment to providing world-class service has earned us a reputation for handling claims promptly with empathy and integrity.
- **Manage your costs.** Our Preferred Provider Networks, Pharmacy Benefit Management Programs and Medical Cost Containment Programs can help minimize your costs.

To learn more about Chubb and how we can help, please contact your agent or broker today.

Chubb. Insured.SM