



## We're always thinking about building the perfect coverage for your customers.

You know they never stop. Always working. Making. Doing. And building a strong foundation for their business while taking care of the great people behind it. That's why it's critical for business owners to have workers' compensation coverage backed by a company that anticipates the risks their workers face every day. Westfield offers a comprehensive suite, with top-of-the-line workers' compensation programs that get injured workers back to work fast – and we help them navigate the process.

### Why Westfield Workers' Compensation

**Care.** Our claims and customer care teams provide 24/7 empathetic and efficient professional care from the first notice of injury. Plus, we're continually developing ways to make communication easy and efficient.

**Advocacy.** Our programs include assigned advocates – including bilingual services – along with a Westfield Claims team member, to help navigate the programs and process of recovery.

**Stability.** Our values – integrity and stewardship – compel us to keep promises. And with our strong balance sheet and consistent A.M. Best "A" Excellent rating, we can, and we do. Every. Day.

**Experience.** For 175 years, we've worked hard to understand the types of risks customers face – the big kinds to avoid, the smaller day-to-day kinds, and the best kinds that push them to grow and prosper. That kind of longevity means changing with the times, sure. But it also means sticking with the values that have kept us thriving for generations.

### Our Broad Appetite

Just think of the opportunity! Use our [Digital Appetite Guide](#) to find our **1160+** workers' compensation preferred business classes and **3570+** Good Fit business classes.

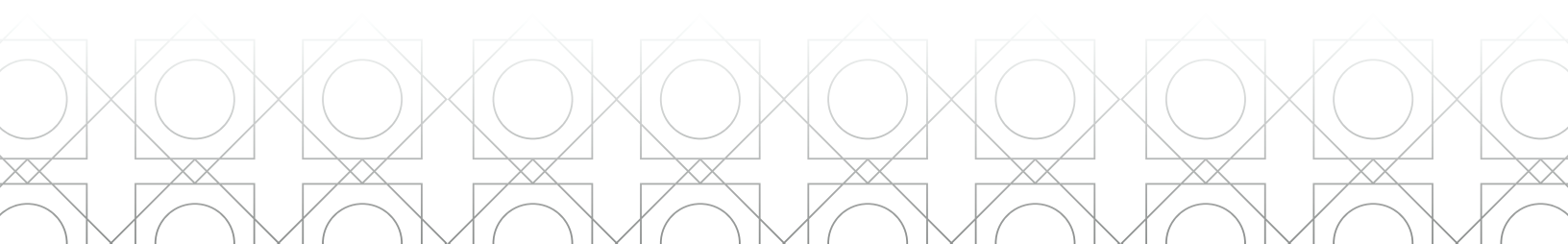
### Go on!

Offer a Westfield Workers' Compensation policy with each commercial policy quote. And be sure to consider existing customers for additional opportunities.

We'll take good care of your customers – it's just what we do.



**WESTFIELD®**



## Summary of Our Programs

Always on. Responsive. Coordinated care. It's the Westfield way.

**Programs that injured workers and their employers can immediately access.**

Think of these as the standby services – immediately ready when an accident happens.

**WesCare® 24/7 Nurse Triage Line:** Free, immediate access to a professional, registered nurse who offers expert medical assessments and treatment recommendations for non-emergencies. Save time, emergency room expenses, and impact to premium. Plus, the nurse reports the injury to Westfield.

**Workers' Compensation Health Ticket:** Reduce the cycle time of a workers' compensation claim by getting injured employees the care, services, and supplies they need without any unnecessary delays and any out-of-pocket expenses.

**Physician Panel:** Access to a network of 750,000 physicians who are thoroughly vetted through a unique quality process designed to promote the best medical outcomes.

**Workers' Compensation Severity Model:** Leverage advanced data analytics to help manage workers' compensation costs, results, and premiums.

### Programs injured workers and their employers may need.

The Westfield claims team is with you every step of the way. We'll gladly recommend appropriate programs and help navigate them to get injured workers healthy and back to work quickly and safely.

**Medical Bill Review:** Help employers gain control of workers' compensation costs through a comprehensive proactive medical bill review, specialty negotiations, and utilization review service - saving up to 64 cents for every \$1 billed.

**Prescription Program:** Access to 64,000 pharmacies for a complete prescription management solution, including advanced analytics to help manage at-risk claims and prevent prescription drug abuse.

**Medical Diagnosis Experts:** Access to medical experts in various fields and specialties to evaluate diagnoses and provide medical treatment oversight to achieve the best outcome for an injured worker.

**Nurse Case Management:** Access to a network of 1,500+ nurses who facilitate medical care and communication.

**Return to Work (WesWorks®):** Help employers set-up or manage their own return to work program – including temporary arrangements with local charitable organizations in case the employer doesn't have on-site options for transitional work duties.

**Workers' Compensation Ancillary Services:** Reduced waiting time and preferred pricing for the highest quality medical equipment and services.

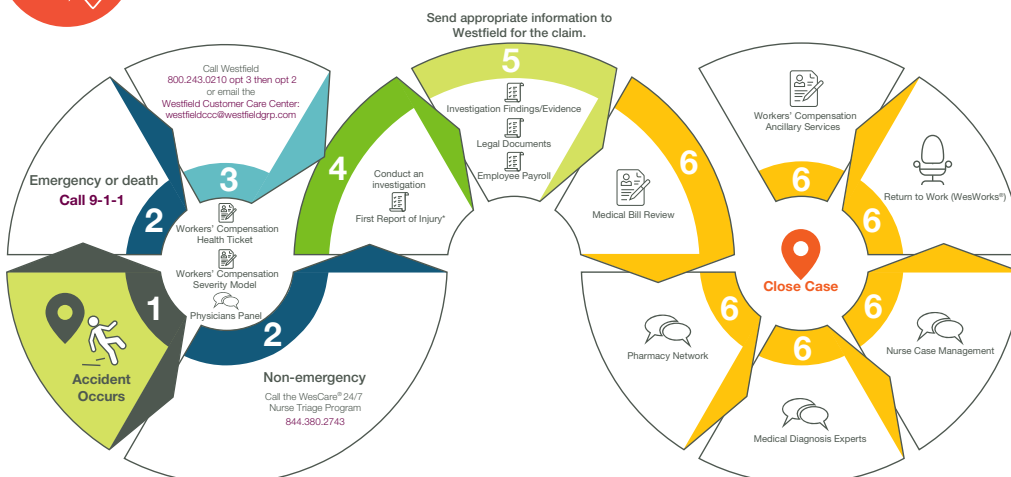
## How to Tell our Program Story

Click this [link](#) to watch an example of our workers' compensation program at work.



## How Our Program Works

Click this [link](#) for a detailed step-by-step process map.



Your Claims Professional oversees your case and ensures you have the right access to the services both you and your injured worker need.



\*When you report an injury through the WesCare® 24/7 Nurse Triage Program, the triage nurse will complete this for you. Otherwise, please complete the report and send it to Westfield.

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