

Workers Compensation conversation starters

SELECT ACCOUNTS | SMALL BUSINESS



All business owners know that they need workers compensation when they have employees, but do they really see the benefit in it? Paint a picture for them by asking a few probing questions. Below are some examples of questions to help identify why coverage is needed.

Below are some standard questions (some questions are just variations of the same question) to get business owners to think about WHY and HOW workers compensation coverage is so important to them and their employees. We are confident that these questions will help you to close the sale and make you stand out from the competition.

Sample questions:

- Tell me about your business.
- Do you have any employees?
- Tell me about your employees.
- Describe their roles in your business.
- Please describe their responsibilities.
- Tell me about their jobs.
- What are their responsibilities?
- What do you consider critical to the success of your business?
- Besides price, what is most important to you in your insurance program?
- Are there any risks associated with your business?
- Are there any risks associated with your employees' jobs?
- Does your business provide company vehicles? (good plug for an auto policy!)
- Are your employees ever out on the road on company time?
- Has there ever been any sort of car accident?
- Have you ever had to file a workers compensation claim? Tell me about that claim.
- What risk controls have you put in place to reduce that risk?
- If you take a tour of a business – think of previous workers compensation claims, and share as informational. If the client is more analytical, share statistics rather than stories.
- Are any of your employees at risk of being injured?
- What type of injury could happen?
- What could the medical bills for something like that happening cost?
- Who would be responsible?
- How would you pay for that?
- How would your business be affected if you were being sued by an employee?
- How would you operate your business if you were being sued by an employee?
- How would an employee's extended absence affect your business operations?
- How long would you be able to sustain without that employee until they returned to work?
- How would your business be impacted if.... (Fill in based on type of risk)

Travelers Workers Compensation resources

Workers Compensation is a large part of the commercial insurance industry; therefore, we have a number of resources to help you solicit and manage workers compensation business.

Brochures: All of our brochures (which are customizable with your agency information) can be found on the Marketing Resource Center. Please see: Agent HQ > Small Business > Sales & Marketing > Marketing Resource Center

E-Cards: If you are collecting e-mail addresses, why not send an e-card! This can be a great way to remind the client that you need to check up on their insurance and review their policy. E-cards can be found on the Marketing Resource Center as well as under the 'Inform Clients' section.

My WC Info website: This is a Travelers website for your clients to use if they were to have a workers compensation claim. Here they can track the progress of their claim, learn about how to get back to work, what their responsibilities are throughout the claim process and learn about the process in general.

TravComp: TravComp®, Travelers' workers compensation claim management solution, is recognized as one of the industry's most advanced approaches to managing workers compensation claims. It joins together the specialization of co-located medical and

claim professionals to promptly handle, thoroughly investigate, and fairly resolve your workers compensation claims. The result: a workers compensation claims management solution that meets your unique business needs. Ask your Sales Executive if you are interested in a TravComp Tour!

Risk Control website: The Risk Control Customer Center Website offers instantaneous access to resources related to safety and risk management to help small businesses customize their risk management programs. Users will find tools, programs, sample plans, technical resources and training with many resources geared toward various industries and specialty risk solutions.

Insurance Information Institute: This website is full of general insurance information that can be helpful if you are updating your website and are looking for general insurance content. There are statistics, reports, presentations and videos for all different lines of insurance. There is a Small Business Inventory tool to use with your business owners, and a Home Inventory tool for their homes when you cross-sell. If you have a client who likes to do their own research, this could be a great resource to pass along! (www.iii.org)

Not-so-fun claim statistics*:

- 25,000 slip and fall accidents occur daily in the U.S., accounting for 15 percent of all workplace accidents. It is also the leading injury to people on company premises.
- Back injuries account for more lost work time than any other workplace injury. Often, the source is improper lifting.
- Fires in commercial buildings cost more than \$2 billion in annual property damage and loss. Lack of, or improper maintenance of sprinkler systems plays a significant role.

- Musculoskeletal disorders result in over \$45 billion in lost wages and productivity costs. Organized office workstations and poor ergonomic practices are contributors.
- Adverse weather is the leading cause of vehicle accidents and fatalities. Many company drivers don't understand the risk or how to adjust their driving behaviors.
- Falls from ladders injure over 20,000 American workers annually. Some injuries result in permanent disabilities and even fatalities. Safety starts before the ladder is even mounted.

Learn how you can reduce these risks on our Travelers Risk Control website.

This site is designed for Travelers policyholders and their agents. Each of these risks are addressed on the Travelers Risk Control Website in pdf format – these can be printed and placed in a binder to incorporate Risk Control on your appointment!



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This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.

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* Claim statistics supplied from Travelers Risk Control Website:
<http://www.travelers.com/business-insurance/risk-control/risk-management-resources/injury-facts.aspx>.