

The Workers' Compensation Specialists for Retail



Zenith understands the unique challenges of the retail industry.

Of the 827,400 injured workers in the retail industry in 2005, 56% of the cases required days away from work, job transfers or restrictions. Retail workplaces — which employ more than 20 million people, many of whom are inexperienced teenagers¹ — are ridden with workplace hazards including overexertion, slippery surfaces, heavy equipment and violence.

Employers and workers must take extra caution to avoid costly and dangerous practices.

Workplace accidents can have a huge impact on your retail business, including:

- Lost work time
- Hiring and training a temporary replacement
- Repairing or replacing damaged equipment
- Reduced employee morale
- Missed revenue opportunities

Zenith's safety & health consultants average more than 15 years of experience in loss control and prevention.

They have the knowledge base needed to analyze issues and provide guidance on risk reduction, and can help you:

- Review your employee management best practices, including: hiring, orientation, training, education and supervisor accountability.
- Develop ideas for transitional return-to-work assignments for injured employees.
- Understand how you might reduce your long-term premium costs by demonstrating how losses can impact your experience modification.
- Recognize hazards and implement corrective actions **BEFORE** injuries occur. For our retail customers, we focus on key hazards, such as:
 - Equipment-related injuries
 - Fires
 - Heavy lifting
 - Harmful substance exposures
 - Musculoskeletal disorders (MSD)
 - Overexertion
 - Repetitive motion
 - Slips, trips and falls
 - Sprains and strains
 - Transportation
 - Workplace violence

For more than 50 years, Zenith's focus on service and quality has not wavered.



Zenith provides policyholders with a variety of safety resources at no additional cost.

Safety Program Template: Policyholders can use our online template as a guide to create a written safety and health program.

Online Learning Center: Our learning center includes hundreds of safety courses. Policyholders can track employee progress and evaluate training success rates.

Resource Library: Policyholders can order free safety posters, stuffers and stickers, borrow safety training videos and more!

Zenith University: Our regional seminars help train policyholders to take an active role in controlling workers' compensation costs.

E-Newsletters: Our retail safety e-newsletter provides practical ideas on how to increase workplace safety and health.

Zenith plays a strategic role throughout the entire claim process.

- Our claims specialists will work closely with the employer, the injured employee and the medical provider to ensure that appropriate medical care and disability benefits are provided per local and national medical guidelines.
- Zenith's certified nurse case managers consult and collaborate with physicians on a regular basis and pay close attention to the injured employees' treatment.
- Our Special Investigation Unit screens all claims involving lost time from work for potential fraud and abuse.
- Our return-to-work staff helps to identify and create opportunities for injured employees to return to work quickly and safely.

Zenith has established this claims management process to help policyholders reduce their insurance costs over time.

Zenith writes many types of retail businesses, including:

- Book stores
- Clothing stores
- Computer stores
- Convenience stores
- Furniture stores
- Garden supply stores
- Grocery stores
- Hardware stores
- Office supply stores
- Paint stores
- Wholesale stores



Zenith has earned an A.M. Best financial strength rating of A (Excellent).