

Zenith helps businesses protect their most valuable asset—their employees.

Zenith Insurance Company is a workers' compensation specialist that has more than 50 years of experience helping a broad spectrum of businesses with their workers' compensation needs.

Our extensive experience gives us the unique knowledge needed to help businesses reduce workplace injuries, control claim costs, fight fraud and abuse, and ultimately improve their bottom line.

Our full-service regional offices throughout the country work closely with local independent agents and brokers to service accounts. This business model is a fundamental part of our commitment to provide excellent customer service.



We invite you to learn more about Zenith's specialized services and expertise.



Workers' compensation insurance provides medical care and benefits to employees who are injured while on the job.



TheZenith®
FOCUSING ON SERVICE
& QUALITY FOR MORE
THAN 50 YEARS

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SERVGUIDE (0111/15M)

TheZenith®

Welcome to

ZENITH INSURANCE COMPANY



WORKERS' COMPENSATION SPECIALISTS





Workplace accidents impact your bottom line.

Zenith helps protect businesses from the financial consequences of workplace injuries.

The frequency and severity of workplace injuries can affect how much you pay for workers' compensation insurance. The chart above shows an example of a business with a starting premium of \$10,000 based on its payroll and the types of jobs its employees perform.

It also shows examples of high and low experience modifications, which are calculated based on a company's claim history. In this example, you can see how significantly experience modification can impact premium costs.

Beyond premium costs, there are also indirect and hidden costs for businesses to consider, including:

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

Because of Zenith's extensive workers' compensation experience, we have the unique knowledge needed to help businesses reduce workplace injuries, control claim costs, and ultimately improve their bottom line.



The least expensive claim is the one that never happens.

Zenith helps businesses recognize hazards and implement corrective actions before injuries occur.

Our safety and health consultants average more than 15 years of experience in loss control and prevention. They have developed a variety of free resources to help policyholders keep their workplaces safe, including:

- Safety program evaluation and development.
- Regional seminars and training sessions.
- An e-learning center with hundreds of courses.
- A resource library of safety posters, paycheck stuffers and stickers.
- A safety video lending library with hundreds of titles.
- Multilingual, industry-specific safety bulletins.
- A monthly health and wellness e-newsletter.



How a claim is handled is as important as the cause.

Zenith's claim management strategy focuses on reducing policyholders' insurance costs over time.

Our claim management specialists average more than a decade of insurance experience and receive extensive training on state and location regulations. Their case loads are lower than the industry average, giving them more time to work with our policyholders and their injured employees.

Zenith's claim management motto is "Be Proactive!"

- We provide employers with accident investigation resources to help avoid similar injuries in the future.
- We screen all claims that result in lost time from work for potential fraud and abuse.
- Our certified nurse case managers consult with physicians about injured employees' ongoing treatment.
- We provide bilingual examiners and court-certified interpreters to help facilitate better communication.
- Our in-house workers' compensation attorneys consult with claims personnel throughout the life of the claim to help improve claim outcomes.

Our results are proven—Zenith's loss ratios are consistently lower than other workers' compensation carriers.