



# The Right Choice for Your Small Business

*Running your own business comes with a unique set of challenges. Selecting the right workers compensation insurance can help.*



Whether it began as a hobby, as a second-act career, or simply for the appeal of being your own boss, you started your small business for a reason. You've found it more rewarding than you expected—but along the way, you've also discovered that developing a small business isn't simple. Regulatory requirements, establishing a presence, building a customer base and bringing on employees are all part of your day-to-day challenges. And with so much worth preserving, you need to protect your most valuable asset – your people. Every business faces operational difficulties, but as a small business, each employee plays a big role in your success. That's why making a smarter choice for your workers compensation insurance really matters. Workers compensation helps injured employees get back on their feet and return to work as soon as medically appropriate. With the experiences and

resources the right insurance carrier can provide, it can also be a tool for helping your business thrive.

## **YOUR RESTAURANT**

Small-batch eats are big—and so is the country's appetite for specialty foods. Whether you're an artisanal coffee or cheese shop, a gluten-free bakery or a family deli, the right workers compensation provider can help you identify common risks along with less obvious ones. In this industry, states the *Journal of Occupational and Environmental Hygiene*, the leading cause of injury is same-level falls, mostly from slipping, which may not be a surprise for anyone who's worked in a commercial kitchen. And it's easy to spot the hazards of working with hot and sharp objects. But, if you begin offering features and amenities like lunchtime delivery or a water bowl for Fido, you'd have new risks to consider such as distracted driving and the unpredictability that can come from pets entering the workplace.

## Advertisement

### YOUR DENTAL OFFICE

Like every healthcare office, a dental practice employs highly trained employees who aren't easy to replace if they're injured—and according to the *Dental Research Journal*, the risks they take are significant. Dentists and hygienists may not be thinking of their posture when examining patients, and as a result, they often have lower back, hand and wrist conditions—with 56% of hygienists showing some symptoms of carpal tunnel syndrome. Employees may also be at risk of exposure to disease from needlestick injuries or radiation from x-ray machines. Plus, dental workers are at risk for noise-induced hearing loss from tools and devices. With workers compensation coverage that helps ensure employees receive quality medical care that is efficient and smart, you can help injured employees get back to the job—and your patients.

### YOUR HOBBY STORE

The National Safety Council's *Safety+Health* magazine states the retail sector suffers from a surprising issue: misperception. That is, the industry has high instances of both illness and injury, yet the common view from owners and employees is that retail is always a safe environment, according to a study by the National Institute for Occupational Safety and Health. From bookstores to boutiques, employees perform an array of daily tasks, from unloading inventory deliveries, to climbing ladders, to rearranging displays. Even online retailers without storefronts have safety concerns. They may work from cramped spaces or employ warehouse workers with exposure to forklifts, heights and heavy pallets. The problem of underestimating the risk, along with what the National Retail Federation

says is a high percentage of part-time and younger workers, means it's crucial for retailers to stay on top of risk assessment and safety practices—factors a good workers compensation insurance carrier can help you prepare for.

### YOUR TECH STARTUP

You may have started small selling audio chips or designing apps, but as your business grows, everything changes, including your insurance needs. Depending on your state requirements, a startup may not be required to purchase workers compensation insurance if you have one or two founders and no other

staff. However, when you place people on payroll, workers compensation becomes necessary. Your first step is to understand when you need it, the regulations involved, and how it may protect your capital, personal assets or both. Secondly, new employees require new office space. Depending on the nature of that workplace—particularly if it's a nontraditional space or uses the latest high-tech equipment—you'll need a carrier that moves at your pace to keep up with emerging trends (as well as the risks that come with them).

### YOUR FUTURE

Taking steps to ensure your current operations run smoothly enables you to focus on the reasons why you started your business in the first place. When you choose the right workers compensation insurance carrier, you give yourself greater peace of mind and resources to help protect your employees. It's a pivotal way to protect the people who work for you, the earnings that keep you all moving forward—and the future you're invested in together.

Choose an  
insurance company  
that gives you  
more peace of mind.



## CHOOSING A WORKERS COMPENSATION PROVIDER

*What features to look  
for from your provider:*

- ✓ **Fast and responsive service.** Find an insurance company that's quick to respond, uses in-house Claim professionals and has specialized resources to address your unique claim need.
- ✓ **Boots on the ground.** A national carrier with local Claim professionals has resources to respond quickly and can provide local legal and environmental insights to protect your client's business, brand and reputation.
- ✓ **A company that genuinely cares.** A commitment to small business is key. Find an insurance company that shows thoughtful leadership and support for small businesses like yours.
- ✓ **Employees come first.** Search for an insurance provider offering comprehensive medical solutions for injured workers such as a dedicated injured employee website, access to physician and pharmacy networks and superior service innovations like concierge care programs.
- ✓ **Proprietary risk control services.** Look for resources to help you prevent accidents before they happen. It's safer for workers, plus fewer claims can help you manage your insurance costs.
- ✓ **Flexible payments.** Cash flow is king—which is why you need a carrier that offers a full range of payment options that suit the way you manage your funds.

**TRAVELERS** 