Workers compensation: The right choice matters.
hether 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.
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.
The workplace looks remarkably different.
So we take a remarkably different look.

An insurer who really gets today’s workplace trends — and the risks they bring — can be a small business owner’s best friend. With Travelers, your small business customers get more than the coverage they need. They get help avoiding trouble in the first place. We can help identify risks they may not have thought of, take a thoughtful look at how their business is evolving, and help them to protect their business every step of the way.

Unexpected workplace injuries can be difficult to predict or prevent. And the challenge is even greater in an evolving workplace. The right insurance company has the resources that can help your small business customers prevent accidents that affect their workforce stability — and works to help get injured employees back to work as soon as medically appropriate.

But all workers compensation insurers aren't created equal. Travelers offers superior Risk Control and Claim services. We see things that others don’t. And we constantly monitor business trends so we can identify emerging risks in the ever-changing workplace.

To learn more, contact your Travelers representative.