



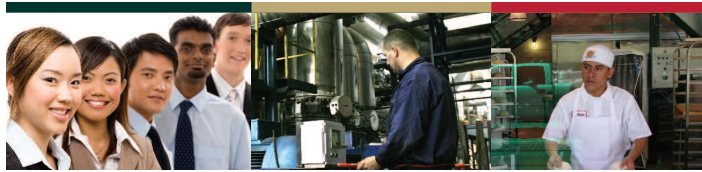
Arbella Insurance Group, headquartered in Quincy, Massachusetts, is a customer-focused regional group of property and casualty companies providing personal and commercial property and casualty insurance throughout Massachusetts, Connecticut, and Rhode Island. Established in 1988, Arbella has a reputation for exceptional service built upon a foundation of financial strength and knowledgeable local employees. Arbella writes more than \$650 million in annual written premium and has over \$1 billion in assets.

www.Arbella.com



WORKERS' COMPENSATION

Arbella Insurance Group's workers' compensation policy provides coverage to your employees that have sustained work related injuries, and offers access to a loss control team that helps you recognize possible risks that may cause future injuries to you and your employees. You also benefit from the expertise of our top rated claims department.



Arbella offers workers' compensation coverage to a wide range of businesses in Massachusetts & Rhode Island.

Minimize your cost

There are two key ways to control the cost of your workers' compensation coverage:

1. Minimize the number of employee injuries
2. Properly manage those injuries that do occur

To help you control these costs, our team of professionals establish a relationship with you to design a plan that will minimize the cost of your insurance and help limit the number of employee injuries over an extended period of time.

Preventing Accidents and Injuries

We share your concerns for your employee's health and safety. Our loss control department is available to help prevent injuries from occurring, to recognize and to evaluate all of the risks your employees face, and help you develop customized solutions to your risk management problems. Our loss control professionals focus on proven practical solutions to fine tune established safety programs, or construct new loss control procedures to maximize your company's safety.

Handling Employee Injuries

Our claims department has a track record of handling all types of employee claims successfully. We work with you to return your employees to work, and resolve claims quickly and fairly. Communication is the key element when working to resolve claims matters; we pride ourselves on being open to you and your injured employees. You will see that Arbella offers the protection and service beyond the expected.

Arbella Insurance Group is comprised of insurers doing business in the states of Connecticut, Massachusetts, and Rhode Island. These materials are not intended to constitute an advertisement, solicitation or offer for sale in any jurisdiction where our companies are not licensed to do business. These marketing materials do not provide a complete description of all coverages, exclusions and conditions in the policy. Policy terms may be changed by the insurer from time to time. Anyone interested in our products should seek more information from one of our professional Agents. Our Agents can review your particular circumstances and explain the details of any coverages for which you may be eligible. Issuance of coverage is subject to underwriting.

