

Workers' Compensation with Care® for the Retail and Wholesale Industry

# Retail and Wholesale

CompWest provides quality workers' compensation insurance for retail and wholesale customers. As one of the top industries we specialize in, we've written over 1,300 retail and wholesale policies since 2016 almost \$70M in premium. We build trust with clients through our specialized knowledge and commitment to their needs, ensuring peace of mind on the job site across a broad spectrum of risk.

- **Expertise and Experience:** Our team comprises industry veterans who bring a wealth of knowledge and experience in workers' compensation for retail and wholesale which ensures tailored solutions that meet the specific needs of our customers.
- **Exceptional Service:** At CompWest, we pride ourselves on delivering exceptional service. Our team is always available to assist with claims and provide guidance.
- **Proactive Risk Management:** We collaborate with our customers to identify hazards and provide safety resources and training that enhance on-the-job safety and help reduce workplace injuries.
- **Long-Term Partnership:** We place tremendous value in building long-term relationships with our agent partners and mutual customers. Our goal is to be the trusted partner that you rely on for workers' compensation coverage, now and in the future.

Choose CompWest for a reliable, expert-driven approach to workers' compensation in the retail and wholesale industry.



**\$35M**

Loss Avoidance\*

**95%**

Settled disputed claims before they go to trial

**42%**

Avg. Ex-Mod Reduction for Retail/Wholesale\*\*

CompWestInsurance.com  
1-888-266-7937

CompWest

AF Group (Lansing, Mich.) and its subsidiaries are a premier provider of innovative insurance solutions. Insurance policies may be issued by any of the following companies within AF Group: Accident Fund Insurance Company of America, Accident Fund National Insurance Company, Accident Fund General Insurance Company, United Wisconsin Insurance Company, Third Coast Insurance Company or CompWest Insurance Company. United Heartland is the marketing name for United Wisconsin Insurance Company, a member of AF Group.

 AF Group



### Claims Texting

Our Workers' Compensation with Care® philosophy provides fast attention to reduce litigation risk and prompt injury reporting for better treatment and savings. We use predictive analytics to manage costs and identify claims at risk for litigation.



### Customized Loss Control

We help customers reduce insurance costs and keep employees safe through tailored risk assessment and injury prevention. Each policyholder is assigned a dedicated loss control consultant to develop strategies.



### Disputed Claims

CompWest's CARE 2.0 program resolves 95% of disputed claims before trial, reducing costs and case exposure. It minimizes excessive medical treatment, lien balances, and extended disability periods, leading to quicker file closure and lower settlement costs.



### Return to Work

By implementing a return-to-work program, not only are you providing stability and peace of mind for your workforce, but you're also protecting your bottom line by lowering your ex-mod, and ultimately your workers' compensation premium.



### TeleCompCare®

Our 24/7 nurse triage and telemedicine service provides injured workers with quick access to medical care. Injured employees are directed to a trained triage nurse who assesses the injury, offers guidance, and refers the worker to appropriate medical care.

\* Based on savings compared to internal benchmark across all industries.

\*\* On average, a Retail/Wholesale policyholder with an initial ex-mod >1.25 who has been with CompWest for at least five years. Based on 2005-2022 policy year data.