

PREFERRED EMPLOYERS INSURANCE COMPANY

Preferred Employers Insurance Company is a key provider of workers' compensation coverage for small business owners in California.



A BERKLEY
COMPANY

OUR MISSION

Our goal is to provide cost-effective work related insurance products and services to California's small business owners. We do this through convenient services, loss prevention, proactive claims management, and direct access to the right people and information.

COMPANY DESCRIPTION

Preferred Employers specializes in workers' compensation coverage for small, owner-managed businesses in California. Our strategy is to focus on the particular needs of small employers, providing technical expertise combined with convenience. The company serves approximately 11,000 customers covering a broad spectrum of industries throughout the state. A thorough understanding of the state's diverse industry and economic base, combined with the ability to respond quickly to market conditions, has facilitated prosperous growth.

HOW PREFERRED EMPLOYERS INSURANCE COMPANY IS DIFFERENT

Preferred Employers has differentiated itself by specializing in workers' compensation insurance, and keeping processes and procedures simple. Preferred Employers offers a stable market and convenient services for small employers in need of workers' compensation insurance. We provide on-line access to information

and services, quick responses to customer inquiries, easy-to-understand policy information and billing convenience.

Our professional team provides superior service through a structure of toll-free telephone numbers handling underwriting, claims reporting, customer services and questions from employers or injured workers. The company's easy-to-navigate website offers customers additional access to appropriate services and information.

Claims expertise and medical direction for injured workers is a key component of the Preferred Employers' product offering. Our 24-hour telephone hotline for claims reporting allows claims staff to interact with employers, doctors and injured workers immediately. Preferred Employers has developed its own proprietary network of carefully chosen medical providers. This network is easily accessible via telephone or website, providing access to prompt and appropriate medical care intent on returning employees back to work.

Quarterly client newsletters, industry tailored videos and brochures, website updates and other media keep our customers informed about issues critical to the success of their business.

FINANCIAL HIGHLIGHTS

Preferred Employers is rated A+ (Superior) by A.M. Best Company. We are a member company of W. R. Berkley Corporation, recognized as one of the most respected names in the property casualty insurance industry.



LINDA R. SMITH
President & Chief Executive Officer

Linda Smith joined W. R. Berkley Corporation in 1997 and spearheaded the start up of Preferred Employers in 1998. She is an experienced professional with over 25 years in the California workers' compensation industry.



DISTRIBUTION

Products are currently distributed through a select group of independent agents and brokers strategically positioned throughout California. Information concerning an agent in your area can be obtained via telephone or website.

ABOUT W. R. BERKLEY CORPORATION

W. R. Berkley Corporation, founded in 1967, is one of the nation's premier commercial lines property casualty insurance providers. Each of the operating units in the Berkley group participates in a niche market requiring specialized knowledge about a territory or product. Our competitive advantage lies in our long-term strategy of decentralized operations, allowing each of our units to identify and respond quickly and effectively to changing market conditions and local customer needs. This decentralized structure provides financial accountability and incentives to local management and enables us to attract and retain the highest caliber professionals. We have the expertise and resources to utilize our strengths in the present environment, and the flexibility to anticipate, innovate and respond to whatever opportunities and challenges the future may hold.

CONTACT INFORMATION

Please contact our marketing department for additional information.

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