



WORKERS' COMPENSATION INSURANCE PROGRAM



You need to have workers' compensation insurance. But you don't need to accept traditional program limitations.



LIMITED PROGRAM OPTIONS

Workers' compensation insurance programs are often the same across all types of businesses. Programs have not been tailored to the specific needs of credit unions. **By continuing to use these programs, you may not effectively address your credit union's needs.**



POLICIES FAILING TO COVER KEY PERSONNEL

Some workers' compensation policies fail to cover key credit union roles—like volunteer board members and security guards.¹ **Without coverage for these critical roles, you might be left with unnecessary risk exposure.**



LUMP-SUM PREMIUMS AND YEAR-END ADJUSTMENTS

Traditionally, workers' compensation premiums are paid annually in a lump sum based on an estimate of your payroll. If you underestimate your annual premium, you could face a significant end-of-year adjustment.² **This can end up impacting your credit union's cash flow.**

Not all workers' compensation programs are the same. You deserve the benefits of a program created for credit unions.

You can join the Workers' Compensation Insurance Program exclusively available to credit unions from **CUNA Mutual Group** and **The Hartford®**. This group program uses its collective resources to deliver credit union-specific benefits that would otherwise be unavailable to individual credit unions. Join CUNA Mutual Group's Workers' Compensation Insurance Program to benefit from a program designed specifically for you.

Exclusive benefits of joining the CUNA Mutual Group Workers' Compensation Insurance Program



EXCLUSIVE PRICING, DIVIDENDS AND LOSS-CONTROL PROGRAMS

The Workers' Compensation Insurance Program stands out from other programs. Pricing is exclusive to the credit union group, who are eligible for group dividends throughout the life of the policy based on the group's loss ratio. We can help reduce the group's loss ratio with recommendations based on the claim history of the group. **These exclusive offerings can help make your credit union safer and more efficient.**



COVERAGE FOR KEY CREDIT UNION ROLES

The Workers' Compensation Insurance Program offers explicit coverage for key roles in your credit union, including volunteer board members and both armed and unarmed security guards. **We help to protect those roles your credit union depends on for its operation and success (where available).***

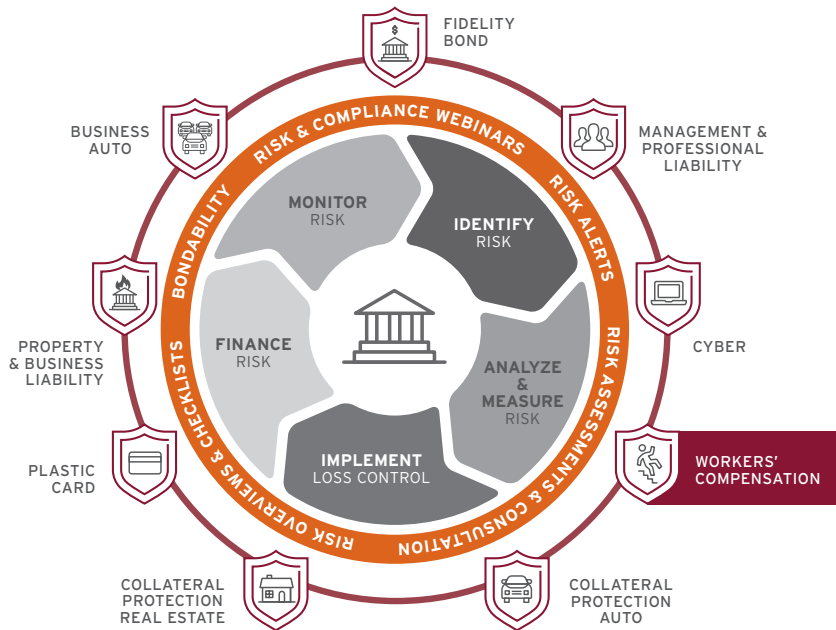


FLEXIBLE OPTIONS FOR IMPROVED CASH FLOW

With our payroll billing program, you can pay your workers' compensation premium monthly, based on your actual payroll. Implementation of our payroll billing does not require your credit union's IT support. You can activate it quickly and easily. **It eliminates surprises that can come with an end-of-year audit adjustment with manageable monthly payments.**

The Workers' Compensation Insurance Program is just one part of protecting your credit union. Today, 82% of credit unions rely on CUNA Mutual Group's Credit Union Protection Suite of policies and services. Our policies are continually reviewed and rewritten to protect credit unions from the latest emerging risks. Our Risk Management Services support the credit union's risk management process to help you comprehensively manage and mitigate losses.

CUNA MUTUAL GROUP'S CREDIT UNION PROTECTION SUITE OF POLICIES & SERVICES



Request an assessment of your workers' compensation program to understand the challenges your specific credit union faces, and how it could benefit by joining CUNA Mutual Group's Workers' Compensation Program.

Contact your CUNA Mutual Group Sales Executive at 800.356.2644 or visit www.cunamutual.com/creditunionprotection.



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*Not available in all states. Check with your Sales Executive for availability. ¹WorkersComp-Attorney.com, Workers' Compensation Coverage for Volunteers, October 2017; ²PrimePay, How is Your Workers' Comp Rate Calculated?, June 6, 2018; CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Workers' Compensation policies are underwritten by nonaffiliated admitted carriers. CUNA Mutual Insurance Agency, Inc., our insurance producer affiliate, may assist us in placing coverage with these other insurance carriers. The Hartford[®] is Hartford Fire Insurance Company and its affiliated property and casualty insurance companies, 690 Asylum Avenue, Hartford, CT 06155. Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. In TX, this insurance is written by Sentinel Insurance Company, Ltd., Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Property and Casualty Insurance Company of Hartford, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company and Hartford Fire Insurance Company. In CA by Sentinel Insurance Company, Ltd. (CA license # 8701) and its property and casualty insurance company affiliates. WC-2373926.1-0119-1019 © CUNA Mutual Group 2019 All Rights Reserved