

Build a winning risk management strategy

Keeping employees safe isn't just the right thing to do. It's also good for business

In fact, the fewer workers' compensation claims your clients file, the lower their experience modifier – or eMod – ratings, which translates to lower workers' compensation premiums.

Aflac's accident and short-term disability insurance plans are a creative risk management solution that can help transfer risk from the variable rates of workers' compensation insurance to the stable rates of supplemental insurance plans.

They can also help to:



Reduce employees' temptation to file "Monday morning claims" from an accident or injury that occurred outside of work.



Quickly pay cash benefits directly to the insured (unless otherwise assigned) to help them pay for expenses related to treatment and recovery of covered accidents.



Reduce frequent, small losses that result from eMod ratings, and lead to sustained savings over time.



Accident insurance

pays cash benefits directly to the insured for a covered accident, providing them financial protection to help with medical or related costs.



Short-term disability insurance

replaces a portion of employees' paychecks in the event of a covered sickness or injury when they can't work.

Aflac plans can be 100% employer funded, 100% employee funded or a combination of both. And employees can file their Aflac claims easily and get their benefits quickly.

Combine the added protection of Aflac with strong employee safety practices and workers' compensation insurance to deliver a risk management strategy that's a win for your clients and their employees.

**Contact your Pioneer/Aflac representative
for more information.**



The content within is for informational purposes, for broker-facing audiences only. This information is not approved to distribute to prospective insureds, to prospective accounts or to use as a solicitation. Misrepresenting this, or any, information to solicit or induce an insured to lapse, forfeit or surrender an insurance policy is prohibited by law. Any use not specifically permitted herein is strictly prohibited. This information is not approved to distribute to prospective insureds, to prospective accounts or to use as a solicitation. Misrepresenting this, or any, information to solicit or induce an insured to lapse, forfeit or surrender an insurance policy is prohibited by law. Any use not specifically permitted herein is strictly prohibited. Individual coverage is underwritten by American Family Life Assurance Company of Columbus. Group coverage is underwritten by Continental American Insurance Company (CAIC), a wholly owned subsidiary of Aflac Incorporated. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico or the Virgin Islands. For groups situated in California, group coverage is underwritten by Continental American Life Insurance Company. For individual coverage in New York or coverage for groups situated in New York, coverage is underwritten by American Family Life Assurance Company of New York.