



MANCHESTER
SPECIALTY PROGRAMS
INSURANCE



The Value of Quality Workers' Compensation Claims Expertise, Handling

At Manchester Specialty Programs, we provide agents and brokers with the ability to offer firms in the Home Care, Allied Health and Medical Staffing industries comprehensive, customized business insurance solutions that address and respond to the various risks they face. The carriers with which we partner have both expertise and longevity in the niches in which we specialize, making our programs successful for both insurance agents/brokers - and their insureds.

As part of our integrated insurance solutions, we offer Workers' Compensation coverage options from top-tier carriers that provide not only quality paper and stability but also robust claims handling efficiency and expertise. Our carrier partners are committed to delivering policyholders responsive, attentive, and quality claims service - critical with Workers' Comp claims in order to help injured employees receive the treatment they need, get back on their feet, and return to work as soon as possible.

For example, one of our Workers' Compensation partners for Medical Staffing Firms, AmTrust Financial, is known for having one of the lowest cases-per-adjuster ratios in the insurance industry, enabling its claims team to provide insureds the attention they deserve. In addition, AmTrust's claims staff boasts an average of more than 20 years of experience. Among its claims and loss-control services, AmTrust offers AmCares, a 24/7 nurse line to injured employees. Registered nurses are available to identify appropriate treatment, including for minor injuries that can be treated immediately with self-care, and they provide telemedicine, occupational clinic, urgent care, and emergency care for serious injuries.

THE VALUE OF QUALITY WORKERS' COMP (OVER) ...

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Berkshire Hathaway Guard, another one of our premier Workers' Comp carrier partners for home health care and related risks, provides a toll-free claims hotline enabling its staff to react quickly to minor incidents while directing more serious workplace cases to its specialized units. The carrier provides early claims intervention, coordination of medical care, and transitional employment strategies (light and modified duty). Its' return-to-work programs are designed to help minimize the impact of workplace injuries or illnesses on the productivity and profitability of a business. Berkshire Hathaway Guard also offers loss-control services to employers to help prevent Workers' Comp claims from occurring in the first place. It offers everything from online materials to onsite consults, depending on the needs of the insured.

We also partner with Key Risk, a Berkley Company, to provide Workers' Compensation insurance to allied health and other healthcare clients. Key Risk has a telemedicine program, Virtual MD+, for injured employees to contact and get immediate care from an emergency-trained physician. The program provides 24/7/365 physician triage, real-time work status, event notifications, and follow-up with injured workers. The employer is immediately notified of all new claims. Claims can also be reported through the Key Risk portal or via phone.

Our objective at Manchester Specialty is to provide agents and brokers with the ability to offer a great tailored product along with other services that help insureds mitigate and reduce the cost of their Workers' Compensation claims from carrier partners that are committed to doing so.

About Manchester Specialty Programs

Manchester Specialty Programs specializes in providing business insurance solutions to meet the needs of Home Care, Allied Health, Medical Staffing and Human/Social Services organizations. For more information about how our products and services can help protect your firm, you or your local insurance agent can contact us toll-free at 1-855-972-9399.

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