



Powered by
Nationwide Mutual Insurance Company and
Generali Global Corporate and Commercial

WORKERS' COMPENSATION

A photograph of two men sitting on stools in a modern office setting, facing each other and reviewing documents. The man on the left is wearing a light blue shirt and brown pants, while the man on the right is wearing a grey and red long-sleeved shirt and dark pants. They are in a bright, open-plan office with large windows in the background.

**Welcome to the
world of N2G.**

A joint venture created by two insurance powerhouses: Nationwide Mutual Insurance Company (Nationwide®), one of the largest insurance and financial services companies in the U.S., and Generali Global Corporate & Commercial, a top global insurance company based in Italy.

We provide worldwide insurance protection, raised to the power of two. The power of an exceptionally broad portfolio of products. The power of strong partnerships with brokers and agents to identify, solve and prioritize global risks for their clients. The power of Nationwide's strong U.S.-based brand recognition and distribution, combined with Generali Global Corporate & Commercial's footprint as a global insurer across a large, 160-country network.

Meeting the needs of our international clients today, tomorrow. Together.

N2G'S UNIQUE BENEFITS:

- Backed by two commercial insurance powerhouses
- Over 30+ years of multinational underwriting experience
- Admitted paper in 160+ countries
- Flexible, modular coverage tailored to the unique needs of multinational clients
- Single point of contact for multinational accounts
- Exceptional claims and risk management services including robust online portal
- Investing in leading technology to provide one quote, seamless solutions for domestic and foreign insurance needs
- Vast solutions with admitted and non-admitted paper available

EXCEPTIONAL CLAIMS MANAGEMENT EXPERTISE:

We provide a world-class seamless claims experience: expert multinational claims teams, claims specialists with 50+ years of claims experience and dedicated claims teams including specialization for Workers' Compensation.

We are committed to finding ways to help increase job safety, control losses and lower your claims costs with the services we offer.

An expert, dedicated WC claims team that works for you and your clients.

- Specialized adjusters who have a deep understanding of the workers' compensation laws in your state
- Flexibility in reporting options
- Claims team is supported by experienced legal counsel
- Easy-to-use pharmacy program
- Nurse case managers

We provide best-in-class, complimentary cost-containment services.

- We utilize our robust network of quality business partners to help keep our workers' compensation claims costs down
- 24-hour Nurse Triage Hotline available when clients are uncertain of the type of treatment needed
- We provide direct care through provider panels, networks and adjuster involvement
- Minimize the effects of medical inflation costs
- Reprice medical bills
- Ensure that generic drugs are being used when possible, and that correct medications are being administered

We have a robust risk management team and offer an online platform.

- A risk management services department that analyzes losses, makes implementation calls, develops plans to help reduce exposure, conducts surveys, and performs on-site visits
- Assistance in return-to-work programs
- Large library of materials and resources
- Various subject matter experts
- Support in development of safety programs
- Assistance in development of accident investigation programs
- Services customized to the needs of each customer
- Ideas to help you engage and motivate your workforce to take safety as seriously as you do

WORKERS' COMPENSATION COVERAGE

We understand employees are critically important to their business, just like they are to ours. That's why employers trust N2G and Nationwide as their workers' compensation partner.

With our coverages, experience and exceptional workers' compensation claims services, you and your clients will feel confident that you're being well taken care of — no matter what happens on the job.

WE OFFER:

- Wide appetite, including ability to write some commonly-excluded exposures (e.g., incidental Defense Base Act, incidental USL&H, pilots/aircraft crew, etc.)
- Coverage available in all states
- Guaranteed cost, dividend, and small and large deductibles with multiple expense, aggregate and bundling options
- Significant pricing flexibility with tiers and broad schedule rating
- Payment options including installments and pay-as-you-go

LIMITS

- Statutory Workers' Comp in all non-monopolistic states
- Employers' Liability up to \$1 million including Stop Gap in monopolistic states
- \$5,000 minimum premium

Customer Profile

Middle market accounts, between \$100 million and \$1 billion in yearly revenue, with multinational exposure. Industries we are focusing on but not limited to:

Manufacturing	Retail
Technology	Communications
Business Services	Agriculture & Farm
Financial Institutions	

OUR PARTNERS INCLUDE:

Within U.S.: Select retail and wholesale brokers with deep expertise and experience with multinational accounts.

Outside U.S.: Generali Global Corporate & Commercial agents and brokers with deep expertise and experience with multinational accounts.

RELATED PRODUCTS WE OFFER:

- General Liability
- Commercial Auto
- Global Property
- Foreign Casualty
- Umbrella

Visit [N2G.com](https://www.n2g.com) or contact us directly at:

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