

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

Date of report (Date of earliest event reported): January 23, 2019

EMPLOYERS HOLDINGS, INC.

(Exact Name of Registrant as Specified in its Charter)

NEVADA
(State or Other Jurisdiction of
Incorporation)

001-33245
(Commission
File Number)

04-3850065
(I.R.S. Employer
Identification No.)

10375 Professional Circle
Reno, Nevada
(Address of Principal Executive Offices)

89521
(Zip Code)

Registrant's telephone number including area code: (888) 682-6671

No change since last report
(Former Name or Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Section 7 – Regulation FD

Item 7.01. Regulation FD Disclosure.

On January 23, 2019, Employers Holdings, Inc. (the “Company”) announced two major initiatives consisting of: (i) unprecedented investments in new technology, data analytics and process improvement capabilities focused on improving the agent experience and enhancing agent efficiency; and (ii) the launch of Cerity, a subsidiary separate from the Company’s other insurance businesses, which will offer digital, direct-to-customer workers’ compensation insurance solutions.

Copies of the Company’s and Cerity’s press releases, as well as a Cerity informational presentation, are attached hereto as Exhibits 99.1, 99.2 and 99.3 and are each furnished herewith.

Section 9 – Financial Statements and Exhibits

Item 9.01. Financial Statements and Exhibits.

- 99.1 Employers Holdings, Inc. press release dated January 23, 2019.
- 99.2 Cerity press release January 23, 2019.
- 99.3 Cerity informational presentation dated January 23, 2019.

The information contained in this Current Report on Form 8-K is being furnished and shall not be deemed “filed” for the purpose of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that section, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, except as shall be expressly set forth by specific reference in such filing. The Company makes no admission as to the materiality of any information in this Current Report on Form 8-K.

Forward-Looking Statements

In this Current Report on Form 8-K, the Company and its management discuss and make statements based on currently available information regarding their intentions, beliefs, current expectations, and projections of, among other things, the Company’s future performance, business growth, retention rates, loss costs, claim trends and the impact of key business initiatives, future technologies and planned investments. Certain of these statements may constitute “forward-looking” statements as that term is defined in the Private Securities Litigation Reform Act of 1995. Forward-looking statements can be identified by the fact that they do not relate strictly to historical or current facts and are often identified by words such as “may,” “will,” “could,” “would,” “should,” “expect,” “plan,” “anticipate,” “target,” “project,” “intend,” “believe,” “estimate,” “predict,” “potential,” “pro forma,” “seek,” “likely,” or “continue,” or other comparable terminology and their negatives. The Company and its management caution investors that such forward-looking statements are not guarantees of future performance. Risks and uncertainties are inherent in the Company’s future performance. Factors that could cause the Company’s actual results to differ materially from those indicated by such forward-looking statements include, among other things, those discussed or identified from time to time in the Company’s public filings with the SEC, including the risks detailed in the Company’s Quarterly Reports on Form 10-Q and the Company’s Annual Reports on Form 10-K. Except as required by applicable securities laws, the Company undertakes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information, future events, or otherwise.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

EMPLOYERS HOLDINGS, INC.

Dated: January 23, 2019

/s/ Michael S. Paquette

Michael S. Paquette
Executive Vice President,
Chief Financial Officer

Exhibit Index

<u>Exhibit No.</u>	<u>Exhibit</u>	
99.1	Employers Holdings, Inc. press release dated	January 23, 2019
99.2	Cerity press release dated	January 23, 2019
99.3	Cerity informational presentation dated	January 23, 2019



America's small business insurance specialist®

Employers Holding, Inc. Launches Two Major Initiatives to Capture Opportunity in a Changing Industry

Reno, Nev., January 23, 2019 -- Employers Holdings, Inc. ("EHI" or the "Company") (NYSE:EIG), a Nevada based company whose subsidiaries are specialty providers of workers' compensation insurance focused on small businesses, announced today two major initiatives designed to help transform the way small businesses and insurance agents utilize digital capabilities to improve their customer experience and propel their businesses.

Unprecedented Investment in Agent Efficiency and Competitiveness

During 2019, EMPLOYERS will make an unprecedented level of investments in new technology, data analytics, and process improvement capabilities focused on improving the agent experience and enhancing agent efficiency. Developed as a result of in depth quantitative research and following 90 agency council meetings with over 350 agency partners across the US, these enhancements will include

- An improved *EACCESS*® agency portal and Quote/Bind/Issue experience
- The ability for agents to more quickly receive most endorsements on-line
- Significantly improved billing features
- More streamlined Premium Audit options and capabilities
- An Agency Analytics Dashboard that will provide agents exceptional insights into their books of business leading to an enhanced experience for their clients

"We are committed to helping agents grow in an evolving industry," said Douglas D. Dirks, President and Chief Executive Officer of Employers Holdings, Inc. "Our view is that agents will remain relevant and significant in helping businesses place workers' compensation insurance, and our goal is to provide them the tools and support to make them essential and more profitable."

The company also noted that the agent support initiatives announced today were the first in what will be a multi-year effort to help agents grow and prosper.

Introducing Cerity a digital, direct-to-customer company

To address the rapid growth in micro-businesses and that niche of customers who feel more comfortable using a digital solution, EHI is launching Cerity, a subsidiary separate from its other insurance businesses that will offer digital, direct-to-customer workers' compensation insurance policies. Cerity will be based in the technology hub of Austin, Texas, and will begin writing in Illinois focusing on a limited number of classes where small and micro-businesses demonstrably prefer an online experience.

"The profusion of micro-businesses enabled by the growth of the Internet and e-commerce has helped to create a class of customer that is either less profitable or unprofitable for agents to handle," said Dirks. "In starting Cerity, and separating it from our traditional business, the company is able to focus on a niche customer who prefers to purchase and manage their workers' compensation policy online."

About Employers Holdings, Inc.

Employers Holdings, Inc. (NYSE:EIG) is a holding company with subsidiaries that are specialty providers of workers' compensation insurance and services focused on select small businesses engaged in low-to-medium hazard industries. The company, through its subsidiaries, operates in 44 states and the District of Columbia. Insurance is offered by Employers Insurance Company of Nevada, Employers Compensation Insurance Company, Employers Preferred Insurance Company,

and Employers Assurance Company, all rated A- (Excellent) by A.M. Best Company. Additional information can be found at: www.employers.com

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Employers Holdings, Inc.

Media

Ty Vukelich, (775) 327-2677

tvukelich@employers.com

or

Analysts

Mike Paquette, 775-327-2562

mwoodard@employers.com



Cerity Launches Digital Platform Designed to Support Small Businesses
Austin-based startup simplifies acquiring workers' compensation insurance

AUSTIN, TX (January 23, 2019) - Founded with a bold vision to reimagine small business insurance, Cerity launches today, empowering owners to quickly and easily protect their team, their assets and their livelihood through an online workers' compensation solution. Cerity takes a digital-first approach, offering quotes and coverage policies through a desktop and mobile-friendly platform, making it easier than ever to get the right policy for the right price. Visitors to Cerity.com can generate a quote in seconds and secure their business in under five minutes.

According to the [U.S. Small Business Administration](#), there are over 29.6 million small businesses in the U.S. and that number is climbing. Many traditional insurance models were not built with a focus on small businesses, but it's these owners who often need the most guidance and support as they look to properly and affordably protect their team while growing their operation. Cerity was designed specifically for small businesses and freelancers to be able to quickly input information, generate a quote, and purchase a policy, so that they can get back to what matters most - their business.

"Cerity is completely reinventing workers' compensation for small businesses," said Dennis Dix, SVP and Chief Operating Officer at Cerity. "We are transforming the entire process - from purchasing and maintaining coverage, to filing a claim - to be simple, fast, and easy, enabling owners to secure coverage for their team within minutes."

Powered by a complex algorithm, Cerity's proprietary pricing model provides tailored quotes that address the individual needs of business owners. Cerity has more pricing tiers than most insurance companies - up to 100 - making quotes more precise.

"Our digital solution was built from scratch exclusively to meet the unique needs of small businesses. Every aspect of what we do is anchored to the small business perspective," said Tracey Berg, President of Cerity. "Cerity's predictive pricing model has up to 100 price points, making each quote as unique as the businesses we protect. Customers can rest easy knowing they are getting the right coverage for the right price."

Cerity is backed by Employers Holdings, Inc. (NYSE:EIG), an industry veteran with over 100 years of experience in workers' compensation. "With its team, technology and vision, Cerity is uniquely positioned to quickly become a major player in the industry," said Douglas D. Dirks, President and Chief Executive Officer of Employers Holdings, Inc.

To learn more about Cerity, visit www.cerity.com.

About Cerity

Founded with a bold vision to reimagine small business insurance, Cerity empowers business owners to quickly and easily protect their team, their assets and their livelihood through an online workers' compensation solution. With its digital-first approach, Cerity is transforming the entire process - from purchasing and maintaining coverage, to filing a claim - to be simple, fast, and easy. The company's proprietary pricing model produces tailored quotes within seconds, and can deliver a new policy in five minutes or less, enabling leaders to get back to what matters most - growing and scaling their operation. Cerity is currently available to small business owners in Illinois. Cerity Services, Inc. is a subsidiary of Employers Holdings, Inc. (NYSE:EIG), an industry veteran, with over 100 years of experience in workers' compensation.

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Cerity Services, Inc.

Media

cerity@launchsquad.com



America's small business insurance specialist.®

Employers Holdings, Inc.
Announcement of Launch of Cerity Group, Inc.

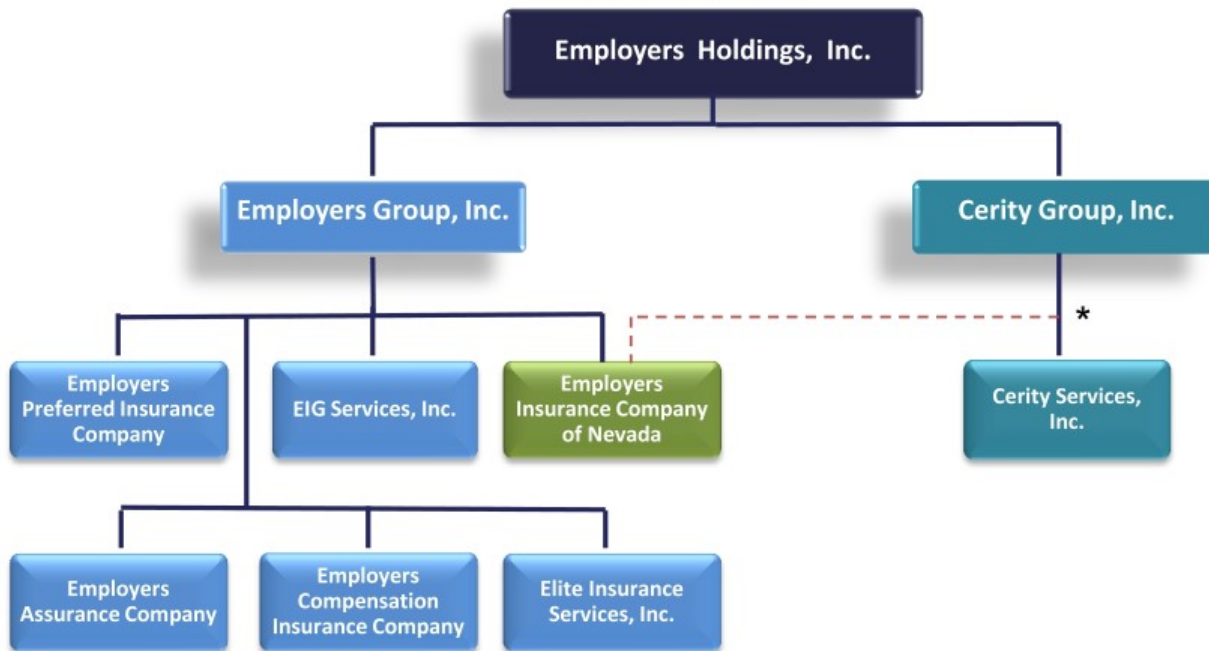
January 23, 2019

- Cerity Group, Inc. is a wholly-owned subsidiary of Employers Holdings, Inc., and is managed and operates separately from Employers Group, Inc.
- The creation of CGI reflects our view that the needs of small business insurance customers are evolving.
- Changing buying behaviors of small businesses affords us an opportunity to reach customers that are less likely to present themselves to us through our independent agent and partner distribution channels.
- The addition of Cerity gives our customers the choice to purchase insurance through our independent agent and partner channel or directly, online through our digital channel.
- Cerity is led by Tracey Berg, President and Dennis Dix, Chief Operating Officer.

- EMPLOYERS remains committed to growing its best-in-class independent agent and partner distribution channel as evidenced by its unprecedented, multi-year investment in digital capabilities which:
 - Endeavors to make small business workers' compensation insurance more attractive to our independent agents from a profitability perspective.
 - Relies heavily on data, analytics and technology to vastly improve the agents' digital experience by significantly expediting the quote, issue and bind process.
 - Utilizes an advanced Agency Analytics Dashboard to provide agents with exceptional insights into their books of business.

Employers Holdings, Inc. and subsidiaries

January 23, 2019



* Cerity will initially offer digital, direct-to-customer workers' compensation insurance policies through Employers Insurance Company of Nevada, a wholly-owned subsidiary of Employers Holdings, Inc.

What is Cerity?

Headquartered in Austin, TX, Cerity is a digital, direct-to-customer company dedicated to providing small/micro businesses with workers' compensation insurance policies that meet their specific needs

Cerity's Mission: Reimagine the way small business owners purchase and maintain their workers' compensation insurance

Cerity's Vision: Make protecting small business easy

How is Certy Different?

- Built from scratch with a focus exclusively on small business
- Leverages modern technology and advanced data and analytics including a predictive model with up to 100 price points, making it fast and precise
- Gives small businesses the ability to get a quote and purchase a policy in less than five minutes
- Enables small business owners to quote, purchase and maintain a policy from one organization

To Whom Will Cerity Sell?

- Cerity will initially launch in Illinois with the intention of expanding to all non-monopolistic markets as soon as possible
- Cerity will initially target restaurants, accounting firms, beauty salons, tech firms and law firms. In the future, Cerity will expand to other classes of business

Target Customer

- 76% of small business owners within Certy's target market indicate they would like to purchase commercial insurance online, reinforcing our belief customer buying behaviors are changing and the market is ready for a simple, digital purchasing solution
- There are nearly 30 million small businesses in the United States and Certy believes this number will continue to grow
- Certy's focus is on low-hazard business with 25 or less employees