



# TOP TIER HealthCare Workers' Compensation Captive

*An Innovative Alternative Risk Program*

*Progressively Designed to Provide the  
Benefits of a Captive, Without the Drawbacks*

## Target Insureds

*\$100,000 Minimum Premium*

*Nursing Homes*

*Nursing Staffing*

*Other Medical Professionals*

*Specific Large Member  
Structure for Premiums \$1.5-5M*

## Submission Info

*Completed Acords*

*5 Years of Loss Runs*

*5 Years Payrolls & Premiums*

*Loss Details for Claims >\$25K*

*Experience Mod Worksheets*

*Safety Information*

*Supplemental Application*

**CoEfficient**

*Underwriters*



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## Simplified Structure

### **No Assessments**

*Maximum liability is fully funded up front (subject to audit)*

### **No Ownership Liabilities**

*No long term liabilities or risk of joint & several liability*

### **Faster Profit Returns**

*Up to 50% of premium returned as early as 36 months after the contract year closes*

### **Performance Driving Pricing**

*Let your losses determine your costs, not market conditions*

### **Gain Leverage**

*As part of a group & out of the standard marketplace*

### **Easy Renewal Process**

*No waiting until the last minute for a quotation*

### **Keep Your Effective Date**

*Join at your anniversary date & avoid experience modification complications*

### **Convenient Pay-As-You-Go**

*First FlexPay—the exclusive & only tool combining Pay-As-You-Go & premium financing to help manage cash flow*

## TOP TIER Quality Coverage & Services

### **"A" Rated Carrier**

### **Nationwide Coverage**

### **Results Driven Claims Handling**

### **Unbundled & Customized Loss Control**

[NursingSubmissions@coefficientunderwriters.com](mailto:NursingSubmissions@coefficientunderwriters.com)

*Soaring above the traditional market.  
Helping you take control of your insurance costs.*