



# TOP TIER<sup>+</sup>

WORKERS' COMPENSATION

# HealthCare

*An Innovative Alternative Risk Program*

## 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*

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

## 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

*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

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*Soaring above the traditional market.*

*Helping you take control of your insurance costs.*