

# Nonsubscription - Texas: An Alternative to Texas Workers' Compensation

## Target Classes of Business

- ✓ Restaurants
- ✓ Retail Facilities
- ✓ Hospitals
- ✓ Nursing Homes
- ✓ Senior Care/Assisted Living
- ✓ Manufacturing
- ✓ Transportation
- ✓ Franchises

## Plan Highlights

- Self Insurance Retention (SIR) - Per occurrence.
- Pay on Behalf Available.
- Duty to Defend or Right to Defend.
- Commission up to 20%.
- Up to 60 months sunset for minors and 36 months for all others—longest in the industry.
- Hospital volunteers can be added to coverage—exclusive to the industry.
- Defense costs erode SIR but do not erode the “CPro Texas Option”.
- 1099 contractors can be added.
- All first notice of loss taken by a nurse 24/7; never by a clerk or adjuster—exclusive to the industry!

## Enhanced Options

- “No Dollar Limit” Medical—exclusive to the industry.
- Separate benefits for every employee: no CSL—exclusive to the industry.
- Legal liability protection for your employer on a per employee basis and not reduced by any benefits.

### CPRO Provides:

- ✓ Affordable Insurance
- ✓ Customized Benefit Plan
- ✓ Third Party Administration
- ✓ Assistance with Presentations
- ✓ Assistance with Compliance

### Submission Requirements:

- ✓ Completed application
- ✓ 3 Year Currently Valued Loss Runs

## Contact Us:

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\*THIS IS NOT A WORKERS' COMPENSATION INSURANCE POLICY. THE EMPLOYER DOES NOT OBTAIN WORKERS' COMPENSATION INSURANCE COVERAGE BY PURCHASING THIS POLICY, AND IF THE EMPLOYER HAS NOT ELECTED TO OBTAIN WORKERS' COMPENSATION INSURANCE COVERAGE, THE EMPLOYER DOES NOT OBTAIN THOSE BENEFITS THAT WOULD OTHERWISE ACCRUE UNDER THE WORKERS' COMPENSATION LAWS IN THIS STATE. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAWS IN THIS STATE AS THEY PERTAIN TO EMPLOYERS THAT ELECT NOT TO MAINTAIN WORKERS' COMPENSATION INSURANCE COVERAGE AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED.

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