



**Important Update:** The TDI released recent findings from data gathered by the Public Policy Research Institute of Texas A&M University. The findings stated that over 41% of Texas businesses operate as non-subscribers, reflecting an increase of 3% since 2006 and rising! If you are not offering non-subscriber programs to your clients, someone else is or will. Let it be you! Need an experienced resource to help you? Here we are!

## **Nonsubscriber Programs: What we do for you!**

**WEBQUOTE** Fast quotes! Save Time! We do the marketing and spread sheeting for you! Needless to say, securing quotes from all the various carriers in the arena of Non-Subscription can be very time consuming. Presently there are over 20 markets! We want to make it easy for you and save you lots of time and frustration! We shop the markets for you using one universal webquote form that you complete online. We then get your quotes back to fast in a comparison spreadsheet format! We make it easy for you to see each carrier's benefit options and their pricing all on one spreadsheet!

**Follow-up and renewals:** We continually follow-up with you to make sure you have everything you need to for your presentation, including marketing brochures and all applications that are needed for you to bind coverage. Once you place a policy with us we assist you with the renewal process and with the remarketing of that account to make sure you have the best coverage and pricing for your client from year to year! Consider us as part of your marketing team!

**Forms and Applications:** Our website has the application and claim forms for all the major carriers we represent. We also have the benefit highlights listed on each of the non-subscriber programs we offer. Also available are links that direct you to the required TWCC forms, posting forms and notices that are required by the state that your insured must file and post when exiting the Workers' Comp system. You or your insured can print them directly from our website at any time and anywhere!

**Underwriting and Experience: Great relationships!** Our staff has long standing relationships with each carrier and their underwriting staff. This is what it is all about! Relationships! In many situations it is this relationship that can make all the difference getting a quote back quickly! Our experience and knowledge can go to work for you in many ways. Every policy differs in the area of deductibles and coverages and there are many choices to make. We assist and coach you in understanding these differences and choices in coverage. *And we keep you updated on any underwriting changes, and that happens a lot!* We are very aware of what each carrier will and won't do and what class codes they will and won't write.

**Training: We come to you!** Our staff will come to your office and do workshops that provide basic training in the area on non-subscription. We review all of the programs we offer and review the steps required by an employer to become a responsible non-subscriber.

**Commissions: We pay the same commission as the carrier.** In other words, we do the work for you and pay you the same commission as they would if you were going direct!

**Bottom line: Your success is our success!** We are here to serve you and make your job easier. We know that Texas employers have a choice that no other state has. Non-subscription is not an everyday insurance coverage and the decision to exit the Workers' Comp. system is a serious one, however, the good news is, today's programs are more comprehensive than ever before and there are more choices than ever before. At Comp Solutions we make it our job to assist you and your insured with the information needed to make a good decision.

**713-690-3500**

**Fax 713-690-8484**

**1-800-256-8035**

[jessiesanchez@compsolutionsnetwork.com](mailto:jessiesanchez@compsolutionsnetwork.com)

## Product Comparison as of 8/22/2008

Product comparisons and quotations are for illustration purposes only and are based on information provided by our carriers.  
Policy language supersedes all interpretations shown.

Insurance Company Name	<i>OneBeacon</i>	<i>Ace American Ins</i>	<i>Lexington</i>	<i>Service Lloyds</i>	
Product Name	Texins	Ace	EPIC	Service Lloyds CSL	
AM Best Rating	A	A+	A++	A-	
<b>Occupational Accident / Nonsubscriber Plan Details</b>					
CSL Benefits	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	
Aggregate Limit Per Occurrence	\$10,000,000	\$10,000,000	\$10,000,000	\$5,000,000	
Policy Aggregate	\$25,000,000	\$25,000,000	None	\$25,000,000	
SIR / Deductible	\$1,000 Ded	\$1,000 Ded	\$1,000 Ded	\$1,000 SIR	
AD&D Benefit	Lesser of 10x annual salary or \$250,000	Lesser of 10x annual salary or \$500,000	Lesser of 10x annual salary or \$100,000	Lesser of 10x annual salary or \$250,000	
Disability Benefits	75% up to \$600	75% up to \$600	75% up to \$700	75% up to \$700	
Disability Elimination Period	7 days	7 days	7 days	7 days	
OC / CT	Included	Included	Included	Included	
Benefit Period	156 weeks	156 weeks	156 weeks	156 weeks	
Third Party Administrator	Brentwood Serv. Admin.	Special Ins. Services	Freeman Admin. Srv.	Process One	
TPA Fees	Included	Included	Included	Included	
<b>Legal / Employer's Liability</b>					
ERISA	Included – fee of \$350	Included - one time fee of \$250.00	Included - one time fee of \$100	Included – one time fee of \$250	
Legal	Included - defense cost is outside the limits	Included - defense cost is outside the limits	Included – defense costs outside the limits	Included – defense costs outside the limits	
Arbitration	Yes	Yes	No	Yes	
<b>Cost</b>					
Payroll	\$3,288,000	\$3,288,000	\$3,288,000	\$3,288,000	
Total Est. Annual Premium	\$41,006.01	\$41,006.02	\$41,006.03	41,006.04	
Billing	Composite monthly prem. based on per/person rate	Monthly Reporting - payroll base	Monthly Reporting – payroll base	Monthly Reporting - payroll base	
<b>Prepared For:</b> ABC Services Co <b>Presented By:</b> ZXY Insurance Agency <b>Proposed Binder Date:</b> 8/30/2008		Insured must return Rollout Acknowledgement to carrier within 10 days of receipt.	60 Days for returning signed ERISA documents, employee sign-in sheet, and master application	Insured must put acknowledgement of SPD receipt in employee personnel file. Nothing to send back to carrier	Insured must return Rollout Acknowledgement to carrier within 10 days of receipt.

**Prepared By: Jessie Sanchez 713-690-3500 ext 42**

