Texas Nonsubscription:
Primary Employer’s Indemnity Coverage

Control with Confidence
Why Great American Insurance?

You need a company that understands the particulars of Texas Nonsubscription and can help make sure your business and employees are protected. For decades, our primary focus has been on Nonsubscription.

- We have more than 270 years of combined employee experience in the Texas Nonsubscription market.
- You will have access to loss control specialists who help you make your workplace safer.

Strength and Stability

ECA-Nonsubscription is a member of Great American Insurance Group whose lead insurer, Great American Insurance Company, has been rated “A+” (Superior) or better by A.M. Best for more than 100 years. Since 1872, Great American’s companies have been providing protection across hundreds of niche industries to business owners and entrepreneurs just like you.

Service and Care

Our team specializes in managing Nonsubscription claims. You will be able to benefit from our expertise to gain more control over claims costs, while still providing for your employees’ well-being.

In more complicated cases, our experience makes the difference. We’ll do the legwork to look out for your business whether we’re investigating for fraud or resolving serious claims through expert negotiations.
Great American E&S Insurance Company, a member of Great American Insurance Group, is rated “A+” Superior by A.M. Best.

As of August 11, 2017
Control with Confidence

In the case of a workplace injury, getting employees back to work and protecting your business are top priorities. The Texas Workers’ Compensation system is voluntary, giving employers the option to provide an alternative insurance program to cover on-the-job injuries.

The bottom line is...

• You can control your costs and claims.
• You can protect your business and your employees.

It’s easier than you think!
What is Texas Nonsubscription?

In Texas, participation in the Workers’ Compensation system is voluntary. An employer that chooses to opt out of the Texas Workers’ Compensation system is a Nonsubscriber.

You Have Two Choices in Texas

1. Subscription to Texas Workers’ Compensation
   - The insurance carrier controls your claim

2. Nonsubscription to Texas Workers’ Compensation
   - Self Funded
   - Primary Employer’s Indemnity Coverage - Insurance that allows you to help control your loss costs
**Policy**

You have the flexibility to customize the benefits provided in the policy to fit your unique needs. Our experienced Texas Nonsubscriber underwriters will work with your agent to help you determine the best coverage. The policy reimburses you for workplace injuries to employees after you have satisfied the Self-Insured Retention (SIR).

- Policy can be effective any day of the month.
- 12-month rate guarantee.
- Payment options include: monthly, quarterly, semi-annual or annual.
- Choose the Combined Single Limit – the maximum amount payable per employee per occurrence. Limits up to $50 million available for select risks.
- Determine the Combined Benefit Period – how long benefits are available per employee per occurrence.
- Select the SIR – the amount that you will pay before insurance applies.

**Claims Administration**

Great American Claims assists with the administration of the benefit plan and claims handling.

- Overseeing medical management on your behalf; our in-house claims management team has experienced nonsubscriber adjustors whose goal is to help get your employees back to health and back to work.
- Automated system tracks payments as they accumulate to your SIR; medical payments are made direct to providers once your SIR is met.
- Online access to claims, notes, diaries, payments, and all other activities that occur on the claims through our claims handling system.
- Established provider relationships are in place to assure your employees get the best care available. We have the ability to manage their care effectively and efficiently which allows us to reduce cost while still delivering quality medical care.
Benefit Plan

We can help guide you through the process of preparing your benefit plan:

- Access to and assistance with completing all the necessary paperwork.
- Help with communicating the plan benefits to your employees.
As a Texas Nonsubscriber, you can purchase Primary Employer’s Indemnity Coverage to help protect your assets. The policy provides benefits for accidental death & dismemberment, accidental medical expenses, wage replacement and employers' indemnity. Other ancillary benefits are available.

Nonsubscription puts you in the driver’s seat:

- Coverage allows employers to customize an Employee Injury Benefit Plan to fit their unique needs. This product gives employers the opportunity to improve employee safety, lower costs, and reduce lost time.

- Make decisions to help control claims costs.

- Reduce fraud. Injuries must be reported in a specified timely manner, so you can be sure only work-related injuries are covered.

- Provide an extra level of protection should you be subject to a negligence lawsuit.
How Does It Work?

With Great American at your side, Texas Nonsubscription is easier than you think. We will assist you with the paperwork and make sure you are complying with the law.

Three Simple Steps

1. **Benefit Plan** – An ERISA qualified plan tells employees about eligibility, benefits, limits and more.

2. **Policy** – An insurance policy helps reduce the impact of serious injuries on your assets and assists with legal expenses.

3. **Claims Administration** – An experienced claims administration group ensures compliance and helps manage claims.

Texas Nonsubscribing employers represent all types of businesses and range in size from a few employees to Fortune 500 companies. Nonsubscribers can be found in almost every segment of today’s business community. Businesses that cannot afford the high cost of workers’ compensation or utilize reasonable measures to reduce costs associated with workers’ compensation are more likely to elect to Nonsubscribe.

With Great American, you can benefit from our knowledge each step of the way!
Nonsubscription can be a great option for the following industry sectors:

- Agriculture
- Arts/Entertainment/Accommodation/Food Services
- Finance/Real Estate/Professional Services
- Health Care/Educational Services
- Manufacturing
- Mining/Utilities/Construction
- Wholesale Trade/Retail Trade/Transportation
The Primary Employer's Indemnity policy described in this brochure is not a Workers' Compensation insurance policy. The employer does not become a subscriber to the Texas Workers' Compensation Act by purchasing the described policy, and the nonsubscribing employer is not eligible for the benefits provided to employers which subscribe to the Texas Workers' Compensation Act. The employer must comply with the Texas Workers' Compensation laws as they pertain to nonsubscribers and the required notifications must be filed and posted.

This insurance contract is with an insurer not licensed to transact insurance in this state and is issued and delivered as surplus lines coverage under the Texas insurance statutes. The Texas Department of Insurance does not audit the finances or review the solvency of the surplus lines insurer providing this coverage, and this insurer is not a member of the Property and Casualty Insurance Guaranty Association created under Chapter 462, Insurance Code. The policyholder is required to pay a 4.85 percent tax on gross premium under Chapter 225, Insurance Code.

Great American Insurance Agency, 301 E. Fourth St., Cincinnati, OH 45202. Coverage features described in this brochure are summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. © 2017 Great American Insurance Company. All rights reserved. 3200-ECA (10/17)