



Guide to Choosing a Workers' Compensation Carrier for Fire and EMS

LONGEVITY and STABILITY

1. How experienced is 7710 Insurance?

We established 7710 Insurance in 2015 and were able to increase our book of business by 50% going into our second year of business. We now have more than 100 policyholders, covering more than 6,000 lives at fire districts and emergency services across the country. This gives our customers the unique advantage of a National perspective. Our clients share ideas across the U.S., which isn't done anywhere else in the industry. Our projected growth is another 50% in the coming year. Additionally, we have partnership with many local agencies.

2. Does 7710 Insurance have a current license to operate in my state?

We are developing a National Program to cover 37 states and currently write business in Arizona, Arkansas, Colorado, Connecticut, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Louisiana, Missouri, New Jersey, Oklahoma, Pennsylvania, South Carolina, Texas, Utah, Vermont, Virginia and Wisconsin. We are licensed in South Carolina, Indiana, Arizona, Missouri, Nevada, and Texas, and we are partnering with Benchmark Insurance Company to operate in the remaining states until we obtain our own licenses.

3. Does 7710 Insurance have an A.M. Best Rating?

Yes. 7710 is a Non-Rated mono-line insurance carrier. Our balance sheet is supported by a reinsurance program with an A.M. Best ratings of A or better with the majority placed in Lloyd's of London. Currently, 7710 has surplus and capital of over \$7,500,000 with significant banking relationships and plans to raise additional capital as needed to support growth.

INSURANCE and FIRE INDUSTRY EXPERTISE

1. What experience does 7710 Insurance have inside the EMS Industry, specifically?

7710 Insurance has a custom program that was designed exclusively and deliberately for the U.S. Fire service/EMS districts by first responders.

Our diligently assembled and specialized business team includes experienced firefighters, paramedics and WC experts with more than 100 years of experience in the industry – who understand the environment (job duties, equipment, the work environment and WC situations) because they have lived it.



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2. What is the extent of experience 7710 Insurance has with insurance and legal support of insurance coverage?

2017 marked the third of operations for 7710, but those behind it are not new to insurance or the fire service. Our program is 12 years-in-the-making and taps into our staff's 100 years of combined experience in fire service, insurance and legal claims mitigation to create hands-on programs that increase safety practices and reduce claims. We offer free access to our legal staff and claims fraud investigation.

3. Will I have access to 7710 Insurance executives?

Yes. As a more focused carrier we have greater flexibility and less bureaucracy. We welcome open communication and you will absolutely have access to our executives and our Board. We understand the risks your district takes, and that your jobs don't end at normal hours. Like a firefighter, you can call us anytime. We want everyone on your team to be taken care of so the district is always as strong as it can be.

Not only do we provide expertly-guided coverage, we are constantly looking at ways to reduce risk for the departments we insure. We will be in regular communication with you – not just once a year.

4. Is 7710 Insurance managing more than this type/line of insurance?

No. We are uniquely run by emergency services professionals for the emergency services industry. Their day-in and day-out well-being and safety is our sole focus. We are committed to caring for our customers' employees and saving these customers money while bringing a new confidence to each district we service.

5. What recognition will 7710 Insurance give loss control programs underway at my facility?

Our internal flexibility allows us to reward departments that are delivering on safety management best practices with reduced premium.

6. Which safety equipment and programs will 7710 Insurance require before writing a policy?

A Modified Duty Return-to-Work program is an important commitment to overall employee productivity and an indication of structured planning which allows 7710 to most comfortably assume the risk of writing a station's workers compensation policy.



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The benefits of a Modified Duty Return-to-Work program - to both the station and the injured employee - far outweigh any negatives. There are cost savings that accompany the program (lower medical bills/claims expenses, reduced indemnity costs, less long term disability) and a lowered experience modifier which will ultimately keep your district's premiums lower. Additionally, this kind of program increases productivity and is a morale and skills booster, all of which benefit the injured worker and the station.

We offer a Modified Duty Introduction Packet and a Modified Duty Implementation Packet to help construct and jumpstart a modified duty program at your district.

7. How does 7710 Insurance compare to other carriers?

7710 is creating cost-impacting private competition and the industry support for fire districts that has been missing for too long.

Because of our focus and national exposure, we have accumulated significant data on workers' compensation for firefighters. We are using this data to better underwrite and price risks. We use our SHIELD (loss control and fitness program) to reduce claims and save our customers money.

Note: if your district or company is part of a state fund you are pooled together with districts that might not have the same safety commitment and record as yours. This could cause your premium to rise to cover their issues. If your department or company is part of a self-insured trust, you have no protection by the state guarantee fund. When you are with 7710, a private carrier, you will be in a highly-vetted group of fire districts and ambulance companies with a high level of performance and deservedly lower premiums.

CLAIMS MANAGEMENT and LOSS CONTROL

1. What is the 7710 Insurance process in the event of a claim?

We offer conscientious and timely claims management. We typically open claims within 48 hours of notification by the employer. Our goal is to be quick, efficient and fair with each claim.

In the event of a catastrophic claim, we will first work with the employee, department and medical providers to ensure prompt response, efficient processing and comprehensive communication until conclusion of the claim. Secondly, our loss control/firefighter staff



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will work with your department to develop a long-term strategy that will help contain future losses.

For those with previous loss experience, our underwriters will review up to a 1.5 Experience Modification Factor. Our loss control services are designed by firefighters to specifically assist in reducing high Experience Modifications.

2. How long do we have to report an injury?

Each state has specific laws concerning claim reporting. We adhere to these state specific statutes. However, in order to process your claim promptly we recommend all claims be reported immediately.

3. How devoted is 7710 Insurance to clients? (claims responsiveness, custom training)

We know your #1 concern is that we take care of your people. Our problem-solving processes get employees back to work quickly and efficiently, with compassionate health resources and modified duty options.

We have a proprietary program created by firefighters called SHIELD. It stands for Safety and Health Initiative for Evaluating Loss Defenses and we use it to heighten preparedness for all our policyholders. We will present tailored training options to your district upon request. Our program is structured to strengthen multiple department factors - so safety and performance are maximized and injuries are minimized.

4. What are the most important benefits of the coverage 7710 Insurance provides?

We pay compensable medical bills and lost wages in a very timely manner.

We understand fire service from the inside, because 7710 was built by firefighters and insurance experts. Ours is a very specific risk management program not available from a generalized carrier. Fire, medical, water rescue, etc. are all things we know from experience in the field.

5. How will 7710 Insurance optimize safety at my facility? (training programs, educational materials)

Our SHIELD team offers collaborative evaluation and training to reduce the frequency and severity of claims, and to enhance operational and fiscal productivity. (SHIELD is an acronym for Safety and Health Initiative for Evaluating Loss Defenses.)



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Our Health and Wellness trainer will provide video instruction on proper training and nutrition, plus some hands-on training. We offer a new kind of focus on the day-in and day-out well-being and safety of Fire and EMS personnel through workers' comp insurance coverage and custom safety training deeply rooted in experience, integrity and service.

6. Does 7710 Insurance have structured payment plans?

Yes. We offer annual, semi-annual, quarterly and monthly payment plans. In the event of non-receipt, each state has specific laws concerning premium payments by which we must abide. We will ensure that you know exactly what you need to know to maintain seamless coverage.