



## Guide to Choosing a Workers' Compensation Carrier

### LONGEVITY and STABILITY

**1. How experienced is 7710 Insurance?**

We established 7710 Insurance in 2015 and have grown to \$20.5M written premium at year end 2019. We now have more than 300 policyholders, insuring almost \$500 million in payroll, covering thousands of lives at fire districts, emergency services and municipalities 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.

**2. In which states does 7710 Insurance write business?**

7710 Insurance is admitted in 6 states (Arizona, Indiana, Louisiana, Missouri, Nevada, South Carolina) and through a fronting agreement with Benchmark Insurance Company has the authority to write in an additional 37 states.(states we do not write in include: CA, WA, ID, WY, ND, NE, OH, NY, HI)

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

No. 7710 Insurance is not rated by A.M. Best, however, our balance sheet is supported by reinsurance carriers that each have an A.M. Best rating of A or better. Our fronting carrier Benchmark Insurance Company is A Rated by A.M. Best.

### INSURANCE, EMERGENCY AND PUBLIC SERVICES INDUSTRY EXPERTISE

**1. What experience does 7710 Insurance have inside Emergency and Public Services?**

7710 Insurance Workers' Comp program was designed exclusively and deliberately for the U.S. Fire service/EMS districts / Municipalities by first responders and insurance experts.

Our thoughtfully assembled and specialized business team includes experienced firefighters, paramedics and WC experts who understand the environment (job duties, equipment, the work environment and WC situations) and come with more than 100 years of experience in the industry.

**2. 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.

**3. Is 7710 Insurance managing more than Workers' Compensation?**

No. We are a unique team that includes emergency services professionals and insurance professionals focused on workers' comp for the emergency services industry.

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

Our loss control surveys allow us to identify and reward departments that are delivering on safety management best practices with appropriate credits.



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### 5. Which safety equipment and programs will 7710 Insurance recommend 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 Insurance to most comfortably assume the risk of writing a customer's workers' compensation policy.

The benefits of a Modified Duty Return-to-Work program - to both the team 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 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 team.

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

### 6. How does 7710 Insurance compare to other carriers?

7710 Insurance continues to build on a value proposition focused on prevention and cost containment.

Because of our focus and national exposure, we have accumulated significant data on workers' compensation for first responders. 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 Insurance, a private carrier, you will be in a highly-vetted group of fire districts, ambulance companies and municipalities with a high level of performance deservedly lower premiums and backed by the State Guaranty Fund.

## 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. Our goal is to open claims within 48 hours of notification by the employer. Our commitment 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 staff will work with your team to develop a long-term strategy that will help prevent future losses.

Our loss control services are designed to specifically assist in reducing increasing or high Experience Modifications.



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### 2. How long do clients 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. What are the most important benefits of the coverage 7710 Insurance provides?

- We provide safety and fitness services at no cost.
- Our claims team will do an onboarding call with your designated contact once your policy is bound so you have a clear understanding of the claims process.
- We pay compensable medical bills and lost wages in a very timely manner.
- We fight fraud with our own on staff attorneys at no cost to you.
- We will help you understand your eMOD and improve it.
- We understand emergency services from the inside, because 7710 Insurance was built by first responders and insurance experts.
- Ours is a very specific risk management program not available from a generalized carrier.
- We have access to the best medical provider networks in the U.S.

### 4. 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.

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

Our SHIELD loss control 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.)

Our Health and Wellness trainer will provide face-to-face or video instruction on proper training and nutrition.

### 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.