



AN INNOVATIVE APPROACH TO TRADITIONAL **WORKERS' COMPENSATION INSURANCE** FOR THE HOME CARE & HUMAN SERVICES INDUSTRY

Group Program Benefits

- ✓ Accepted Classification Codes 880, 891, 893, 942, 943, 953, 957, and 976: coverage available for Home Care/Human Services, inclusive of rehabilitation, behavioral health, residential care, etc.
- ✓ Future premium/rate savings from reduced overhead/administrative costs
- ✓ Approved and regulated by PA Dept. of Labor & Industry Bureau of Workers' Compensation as well as governed by Board of Trustees derived from the ranks of membership
- ✓ Excess Workers' Compensation coverage provided by A.M. Best, A++ (Superior), FSC XV rated insurance carrier
- ✓ State certified Safety and Loss Control programs
- ✓ Join other concerned business owners seeking greater control and improved efficiencies in spending their budgeted Workers' Compensation dollars
- ✓ Professional services, management, and control provided by specialized WC industry experts
- ✓ Improved loss experience resulting from industry specific, dedicated and experienced program administrators, claims' adjusters and management oversight
- ✓ Long-term stability and potential surplus returns from loss and expense-fund surpluses
- ✓ Self-Insured program with 100% group surplus (i.e. "profit") and interest income owned/managed

Initial Application Requirements

1. **ACORD application/underwriting submission** including SIC/NAIC code
2. PA experience **modification history**
3. Description of operations
4. **Five years** of currently valued loss runs
5. Description of claims/losses in excess of **\$50,000**
6. **Five years** of historical payroll and premiums
7. Estimated **projected payroll for 2024-2025**, by class code
8. Current independently prepared **financial statements** for current and prior year
9. Supplemental information may be requested

Proud Partners of:



Pennsylvania Homecare Association

About AVI Risk Services, an Acrisure Agency Partner

- ✓ For over twenty years, AVI has been an industry leader in designing and implementation of client specific workers' compensation programs
- ✓ AVI has complete legal and technical experience in program implementation inclusive of over 20 years in excess workers' compensation and surety coverage placement
- ✓ Administrative cost average 10-25% lower in self-insurance which produces lower overall program costs to the membership
- ✓ Feasibility studies and program analysis, design and implementation
- ✓ Program regulatory approval
- ✓ Self-Insurance administration and maintenance
- ✓ Risk Management, Safety and Loss Control and TPA oversight service capabilities

Call or Email Today

Got a question? We would love to hear from you!

Please contact us at **(610) 687-3869**

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