

Program Highlights

Insurance Carrier	Service American Indemnity Company (SAIC)
AM Best Rating	A- VIII Rated (Admitted)
States Covered	National Territory (All Non-Monopolistic States)
Reinsurance	A Rated
Claims Reporting	Telephonic - (855) 649-2524
Nurse Triage & Telemedicine	Telephonic - (855) 649-2524
Claims Administrator	Cannon Cochran Management Services (CCMSI)
Special Investigative Unit (SIU)	CoventBridge Group
Return-to-Work (RTW)	ReEmployAbility – Transition2Work Program
Pharmacy Benefit Manager (PBM)	Optum
USL&H	Contact NCI Underwriting Department
Payment Plans	Pay-As-You-Go
	Monthly Self-Audit
Payroll Reporting	Bill-It Now®

Program Description

Nixer Comp is a national, A- VIII-rated program explicitly designed to provide workers' compensation for the Temporary Staffing Industry. We can offer nationally guaranteed cost, small, intermediate, and large deductibles. Our payment plans include Pay-Go and Monthly-Self-Audits programs. The Nixer Comp Advocacy Based Claims Model creates a winning relationship between the injured worker, our client insured, the host employer, the retail agent, and the Claims Adjuster by following staffing-tailored claims handling guidelines and procedures.

This robust claim model includes 1-800-Claims Reporting, Nurse Triage, Telemedicine, Host Employer Claims Kits, Rx Pharmacy First-Fill Card Portal, Concierge Claims Adjusting, Managed Return-to-Work (RTW) Program, Fraud Prevention Program, Web-Based Claims Portal, Quarterly claims reviews, and Claims Coordinator Training for the internal employees. Nixer Comp provides OSHA, Risk Management, Safety, and Human Resources training through its web-based Learning Management System (nLMS). Our web-based Risk Management Portal (nRMP) puts a plethora of tools and knowledge into the hands of your internal employees.

Staffing Sectors

Construction (Skilled Trades)	Medical
Distribution	Office Clerical
Hospitality	Professional
Light Industrial	Transportation/Drivers
Locums	Warehouse
Manufacturing	(Don't See it - Ask us)

Underwriting Considerations

- Startups
- PEO Extractions
- Captive Extractions

Please contact underwriting@nixercomp.com

Program Targets

Program	Deductible	Minimum Premium	MOD	Notes
Guaranteed Cost	N/A	\$150,000	<1.15	N/A
Small Deductible	\$5k to \$24.9k**	\$150,000	N/A	***
Intermediate Deductible	\$25k to \$75k**	\$150,000	N/A	***
Large Deductible	To \$100k**	\$150,000	N/A	***

Nixer Comp Three-Step Underwriting Process

Step	Process*	Good Fit	Bad Fit
I	Basic Underwriting Submission	Formal Indication	Rejection/Declination
II	Best Practice Assessment	Introductory Meeting	Rejection/Declination
III	Advanced Underwriting	Bindable Quote	Rejection/Declination

**Details Provided Below*

Step I - Basic Underwriting Submission

Acord 130 Workers' Compensation Application

The Acord 130 Workers' Compensation Application is essential to every underwriting submission. It contains crucial information such as Agency, Company, Location, Policy Information, Estimated Annual Premium, Contact Information, Individuals Included or Excluded, State Rating, Prior Carrier Information, Description of Operations, and General Questions critical to the underwriting submission. Please submit a properly completed Acord 130 Workers' Compensation Application to avoid a submission rejection.

Loss Runs – Currently Valued within 90 days of Effective Date.

Loss Runs from all prior workers' compensation solutions for the current and prior three (3) to five (5) policy years are required to calculate the Average Developed Losses. Loss Runs must be Currently Valued. This means that the date the carrier provided the loss runs must be less than 90 days from the proposed effective date. Loss Runs must be in a PDF format. Loss data in 'spreadsheet' format are not considered Loss Runs and are not a substitute.

Experience MOD Worksheet(s) – Valued within 90 days of Effective Date.

Experience MOD Worksheets for all applicable rating bureaus (NCCI, WCIRB, Independent) must be provided with the initial underwriting submission. The rating bureaus constantly update MOD worksheets, so it is important to provide the most current production date.

Narrative or Executive Summary

A thoughtful, professionally well-written Narrative or Executive Summary provides an overview of the applicant, highlights goals and objectives, and addresses any underwriting obstacles.

Step II – Best Practice Assessment

Best Practice Assessment (BPA)

Nixer Comp's Best Practice Assessment (BPA) must be completed before scheduling the Introductory Call (explained below). The Applicant and the Retail Agent are expected to complete this assessment together. The Retail Agent is present to clarify questions and provide context while the Applicant provides the answers. The BPA will be reviewed during the Introductory Call.

Introductory Call

After the BPA has been submitted, an introductory meeting (One Hour) will be scheduled between the Applicant, Retail Agent, and Nixer Comp's Executive Team.

The agenda will include:

- Stakeholder Introductions
- Introductory Presentation
- Question & Answers
- BPA Review
- Indication Review

The Applicant's owners, senior executives, and corporate claims, risk management, accounting, and payroll representatives, as well as the Retail Agent, their Account Manager, and CSR (Customer Service Repetitive), are expected to attend this meeting.

Underwriting Submission Portal



* Nixer Comp provides all Underwriting Workbooks.

Program Contacts

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