

# Unique workers' compensation & payroll solution for health care

# UPA



The business environment for health care organizations is challenging. With health care reform on the horizon and the current economic environment still uncertain, employers in the health care industry need to know their workers' compensation needs are taken care of. UPA offers a specialized team of underwriters who understand the health care industry. Help improve your cash flow with UPA's unique payroll solution called UPAY-As-You-Go. There are no surprises with premium since it is based on actual payroll.

## Program highlights

- ▣ Workers' compensation solution
- ▣ **UPAYASYOUGO** innovative cash flow solution
- ▣ A-rated carriers with nationwide coverage
- ▣ Loss control tools
  - ▣ manuals
  - ▣ safety tips
  - ▣ checklists
- ▣ Claims handling with proven cost reduction results

## Underwriting guidelines

- ▣ Multi locations / Multi states eligible
- ▣ Accounts coming out of PEO are eligible
- ▣ We can entertain high experience mods

## Submission requirements

- ▣ Completed ACORD application
- ▣ Currently valued loss information (3-5 years)
- ▣ Mod worksheet and large account supplemental for risks more than \$75,000 in manual premium
- ▣ Health care supplemental form

## Target customers

- ▣ Senior living facilities
- ▣ Adult daycare facilities
- ▣ Nursing homes
- ▣ Group homes
- ▣ Hospitals
- ▣ Doctors offices

*Coverage may not be available in all states. The description here is a summary only. It does not include all terms, conditions and exclusions of the policies and coverages described. Each application for insurance is evaluated on an individual basis.*

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