

# THIE Workers' Compensation Coverage:

## Keeping the Promise to Limit Claims



### If one of your nurses is injured while lifting a patient, are you prepared?

The Texas Hospital Insurance Exchange's comprehensive workers' compensation coverage for employees includes medical treatment and payments for time lost from work. The policies protect employers against additional liability and the loss of certain common law defenses if they are sued over an on-the-job injury.

Policyholders may choose from guaranteed cost or various deductible options, and interest-free payment plans are available. THIE also provides third-party administration for self-insured facilities.

*Workers' Compensation with THIE is currently only available in Texas.*

#### Standard workers' compensation policy features include:

- Risk modification based on exposure;
- Fraud surveillance;
- Peer review;
- Case management;
- Unlimited medical payments; and
- Liability limits up to \$1 million.

Ensure your hospital's future with the right coverage.  
Contact Liz Jennings at 512/451-5775 or [ljennings@thie.com](mailto:ljennings@thie.com).



Over the last **40 years**, THIE has created a strong reputation in the Texas health care market by lowering costs and creating safer workplaces.



THIE has **91% market share** among non-system, small rural hospitals.



THIE returned more than **\$4.5 million in surplus distributions** to our subscribers over the last eight years.



## Strength and Stability Make THIE the Right Choice

For over 40 years, THIE has been establishing trust and serving health care entities. THIE's strength and stability give hospital and facility leaders the confidence they need to make the best choice for their facility. A.M. Best consistently awards THIE high ratings, declaring the company has an excellent ability to meet its

ongoing obligations to policyholders. Unlike insurance companies interested only in making a profit, THIE is a reciprocal exchange whose subscribers share ownership and have a vested interest in its success. Subscribers share profits and losses in the same proportion as the amount of insurance purchased.

## Personalized Service Ensures the Right Coverage at the Right Price

THIE understands the unique risks health care providers face and matches its coverage to meet those challenges. Premiums are based on a facility's unique exposures and experiences each year, allowing THIE to offer a value-added product at cost-effective rates. Whether subscribers need an evaluation of current coverage, a risk management consultation, in-service education or quick claims processing, THIE's team of seasoned insurance professionals delivers. Ultimately, THIE's personalized service helps hospitals lower costs, limit claims and create a safer workplace.

## Education and Training Help Minimize Risk

As part of its commitment to subscribers, THIE offers complimentary in-service training programs to all policyholders. These programs are customized to fit specific needs. THIE also hosts its popular Hot Topics forums around the state to address pressing operational issues among Texas health care facilities. These forums, which are held twice a year and offered at no cost to subscribers, feature top-rated speakers and informative educational sessions on everything from recent legal cases to news about Texas' workers' compensation system. Through education and training, THIE helps subscribers identify potential problems and implement remedial action before a claim occurs.

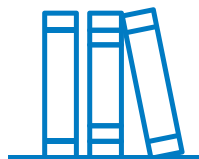
THIE offers **personalized service** that focuses on **flexibility, active responses and meaningful face-to-face interactions.**



Subscribers receive **complimentary in-service training and education events.**



Its **renewal retention ratio for 2017 was 99%.**



Partnering with THIE means gaining access to an **online library of case studies and sample policies, procedures and forms.**