

BENEFITS

Member Owned
NHRMA is not an investor-owned insurance company. It's a group of long-term care operators working together to minimize their workers' compensation risks, authorized and regulated by the Illinois Division of Insurance.

Member Controlled
Because NHRMA is solely owned by its members, it's operated and controlled by healthcare industry professionals who know and understand long-term healthcare. As a NHRMA member, you can control your ultimate premium costs. In NHRMA's self-insurance structure, member premiums are determined by member losses, not by the perceived condition of financial markets.

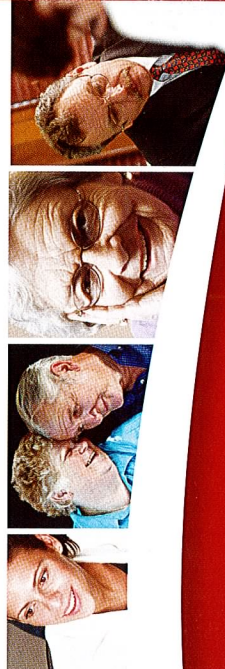
Member Commitment
NHRMA has offered workers' compensation coverage to long-term care facilities every year since 1987. Our success has always been about your success, and we encourage all members to take an active role in controlling workers' compensation costs.

CLAIMS DEVELOPMENT

We pay legitimate claims promptly, while fully investigating and aggressively defending against questionable claims.

As a NHRMA member, you are involved in the following claims decisions:

- Compensability
- IME selection
- Case management
- Utilization review
- Surveillance
- Alternate duty
- Settlements



NHRMA
MUTUAL

MPIC



NHRMA
MUTUAL

MPIC

2302 Clearlake Boulevard
Champaign, Illinois 61822
217.403.4900 :: 217.403.4901 fax

www.nhrma.com

**WORKERS' COMPENSATION AND LIABILITY
INSURANCE FOR LONG-TERM CARE**

MEMBER OWNED, MEMBER CONTROLLED



Member Owned, Member Controlled

NHRMA Mutual is a member owned, member controlled company that started providing workers' compensation coverage and risk management services for long-term care operators in Illinois in 1987. Covering more than 400 locations, NHRMA members work together to control their workers' compensation risks and costs by reducing the frequency and severity of employee injuries, as well as the duration of disability claims.

Our unique loss-sensitive program provides immediate savings to those who implement NHRMA-recommended risk management programs. Members can maximize employee safety and minimize injury and the consequential costs. NHRMA truly is as close to self-insurance as small- and medium-sized providers can be while still providing a protective "cap" for adverse losses.

ELIGIBLE OPERATIONS

- Skilled and intermediate care facilities
- Assisted living/supportive living facilities
- Retirement/residential living
- ICF-DD facilities/group homes/workshops
- Community hospitals
- Day training programs
- Home health care agencies



RISK MANAGEMENT CORE PRACTICES

NHRMA members play a major role in controlling their own workers' compensation costs. We firmly believe in our Core Practices as a reliable and trustworthy means for ensuring the most effective risk management methods.

Our Core Practices include:

- Post-accident drug testing
- Use of designated medical providers
- Early Return-to-Work Programs
- Effective accident investigation and reporting
- Management of resident assist needs
- Active safety committees



Midwest Provider Insurance Company
A Risk Retention Group, Inc.

Midwest Provider Insurance Company (MPIC) provides professional and general liability coverage to long-term care facility operators in Illinois, Iowa, Missouri, and Indiana.

The MPIC Liability Program is operated according to similar principles as most member-owned insurance programs. MPIC's rates are based upon expected losses of the program members—not market conditions and not expected losses of the entire industry.

MPIC's Risk Management Program helps members reduce the likelihood of becoming the target of frivolous liability claims.

ELIGIBILITY

In order to ensure an adequate spread of risk and to minimize varied exposure to liability claims, MPIC offers coverage in Illinois, Missouri, Iowa, and Indiana. MPIC's limited geographic distribution affords better services for long-term care facility operators, while limiting overall administrative costs.

MPIC requires the adoption of new risk management protocols. Member-owned insurance programs have proven the difference aggressive risk management can make in the area of workers' compensation, and these same principles and strategies are implemented by MPIC across our membership.

ELIGIBLE OPERATIONS

- Skilled and intermediate care facilities
- Independent, assisted and supportive living facilities

LIABILITY PROGRAM HIGHLIGHTS

- A-rated reinsurance protection
- A, *exceptional* - financial stability rating® - HUD approved
- Strong risk management program
- Actuarially-based rates
- Modified claims-made coverage
- Only qualified facilities

RISK MANAGEMENT PROGRAM

- Risk assessments
- Specific improvement programs
- Training for administrators & DONs
- Incident reporting, tracking & analysis
- Incident consultant services
- On-site incident investigation
- Proactive claim management

Risk Management Services are provided to all members at no additional cost.