

# Artex

## Artex Light



### GUARANTEED COST SOLUTION

Artex Light is a guaranteed cost program with full interstate capability designed specifically for workers' compensation, with or without supporting automotive and general liability coverages. Each of our guaranteed cost programs maintains the same standards for carrier rating, risk selection and underwriting that we employ for all of our alternative risk programs. Artex Light is constructed with best-in-class unbundled service and claims components – claims analytics and advocacy, tailored loss control, and the industry's leading third-party claims administrator – to deliver improved risk performance and profitability return to insureds.

### Our program offers the following features and benefits:

- › "A" rated carrier
- › Full interstate capability
- › Premiums based on loss model vs. class model
- › Workers' compensation stand-alone or multiline coverage
- › Unbundled service components, including claims analytics and advocacy

### Preferred account profile:

- › Target premium: \$150,000 - \$1,000,000
- › Accommodates good risks in difficult classifications
- › Accounts with higher experience mods and improving loss trends
- › A discernible management commitment to loss control and workplace safety

### Enhanced services—value to clients:

- › Artex claims analytics and advocacy: Our expert staff examines every reported claim to identify cost-reduction opportunities. The result is faster, more effective and efficient claim resolution.
- › Artex loss control: Preemptive strategies that focus on enterprisewide risk reduction and solutions for optimizing workplace safety.
- › 24/7 online certificate issuance
- › 24/7 online access to loss runs

### Open to a broad range of industry classifications, including:

- › Contractors
- › Food service
- › Healthcare
- › Hospitality
- › Manufacturing
- › Property management
- › Transportation
- › Wholesale/retail distribution

### Submission requirements:

- › ACORD application
- › Five years of loss runs
- › Five years of payroll/exposure data
- › Experience mod worksheet
- › Details on losses over \$50,000
- › Two years of corporate financials

## The Artex Advantage

Artex provides a full range of alternative risk management solutions, customized for our clients' individual challenges and opportunities. Powered by independent thought and an innovative approach, we empower our clients and partners to make educated risk management decisions with confidence.

Operating in over 30 domiciles and in more than 15 offices internationally, we have the proven capacity to supply any alternative risk need. Artex is a solutions company, and we invite you to learn more about our breadth of services and depth of talent. There is an upside to risk. Let's work together to find the right solution for your organization.



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