



{HISIP}

Healthcare Industry Self Insurance Program of California

Workers' Compensation Solutions You Can Trust.



What is HISIP?

An innovative and cost-effective model for the healthcare industry in California to achieve significant savings on mandatory workers' compensation insurance.

Why was HISIP formed?

At CRM, we knew there was a better way to provide California employers with mandatory comp coverage providing savings without sacrificing service and security. HISIP brings together a group of employers all committed to that vision.

Who can belong to HISIP?

Most healthcare facilities in the State of California. See reverse for details.

What is a group self insurance program?

A Group Self Insurance Program is an association of employers, homogeneous in nature, who have been grouped together to provide statutory workers' compensation benefits to their employees. Group self insurance programs are approved, regulated and monitored by the Department of Industrial Relations, Division of Workers' Compensation. Member contributions provide funding for claims and expenses. 100% of group surplus, including interest income, is owned by group members. CRM, the program manager, provides underwriting, loss control and administration. CRM coordinates third party claims administration services, independent accounting, actuarial and legal services.

What are the benefits to HISIP members?

Savings, Service and Security

- Members may enjoy significant savings
- 100% of group surplus, including interest income, is owned by HISIP members
- A package of loss control services and products no longer found in the standard insurance industry
- Individual members receive personalized loss control goals, plans and tools; developed by a nationally accredited staff
- State-of-the-art claims services: managed care integration; balanced case loads; quality assurance reviews; sophisticated fraud prevention programs
- All groups are carefully formed; each member is individually underwritten and approved based on loss history and finances
- Safety net provided through "A" rated and admitted excess insurance
- HISIP is approved, regulated and monitored by the California Department of Industrial Relations

Join HISIP today... separate yourself from the trends of the industry!

For more information, please contact our trusted marketing partner,
E. Paul Stychno Insurance, Inc. at **707.526.2033**





Program Fact Sheet

Profile

TOTAL MEMBERS: 121*

ANNUALIZED CONTRIBUTIONS IN FORCE: \$20,681,925*

MINIMUM PREMIUM ALLOWED: \$25,000

ACCEPTED STANDARD INDUSTRY CODES: 80

ACCEPTED EXPERIENCE MODIFICATION FACTOR LIMIT: 1.20

REINSURER: Majestic Insurance Company

AM BEST RATING: A- VII

COV A SIR/LIMIT: 500/Stat

COV B SIR/LIMIT: 500/2M

AGG/ATTACH/LIMIT: 100%Funded/2M

*As of 3/03/08

Board Members

W. Major Chance
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Health Care Facilities of America
9570 Center Avenue
Rancho Cucamonga, CA 91730

Susan McCloskey
Health Care Facilities of America
9570 Center Avenue
Rancho Cucamonga, CA 91730

Accepted Class Codes

- 8742 Salespersons-Outside
- 8834 Physicians
- 8827 Public Health Nursing Assistants
- 8827-1 Homemaker Services
- 8829 Nursing Homes
- 8829-1 Nursing Homes
- 8829-2 Convalescent Homes
- 9043 Health and Human Services Hospitals
- 9070 Residential Care Facilities for the Elderly
- 8810 Clerical Office Employees

*For more information, please contact
our trusted marketing partner:*



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