



**GREENWOOD INTERNATIONAL
INSURANCE SERVICES, INC**

A member of the Pan-American Life Insurance Group

Our Experience is Your Advantage

Why GreenWood International?

GWI has been committed to the Texas nonsubscriber market for over fifteen years. We strive to provide solid Occupational Accident Insurance products coupled with exceptional customer service to our agents and brokers. Our personalized approach, expertise and flexibility keep GWI at the forefront of the insurance and reinsurance industries.



Features of our Occupational Accident Insurance Products

- **“A Excellent” Rated Carrier (A.M. Best Rating), Pan-American Life Insurance Company**
- **Custom underwriting means competitive rates on quoted cases**
- **Commissions paid to brokers on a weekly basis**
- **Per Person—Per Occurrence Benefit**
- **Primary Employer’s Indemnity Insurance Available**
- **Mandatory Binding Arbitration to Reduce Costs of Litigation**
- **Occupational Disease & Cumulative Trauma Included**
- **ERISA Benefit Plans**

The team at GreenWood International Insurance Services, Inc. has been providing innovative solutions to nonsubscribing Texas employers since 1993. We know how the market operates and are prepared to offer risk management solutions that are the best fit for the client.

THIS IS ONLY A BRIEF DESCRIPTION OF THE COVERAGE(S) AVAILABLE. THE POLICY WILL CONTAIN DEDUCTIONS, LIMITATIONS, EXCLUSIONS AND TERMINATIONS. THIS IS NOT A POLICY OF WORKERS' COMPENSATION INSURANCE. THE EMPLOYER DOES NOT BECOME A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM BY PURCHASING THIS POLICY, AND IF THE EMPLOYER IS A NON-SUBSCRIBER, THE EMPLOYER LOSES THOSE BENEFITS WHICH WOULD OTHERWISE ACCRUE UNDER THE WORKERS' COMPENSATION LAWS. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAW AS IT PERTAINS TO NON-SUBSCRIBERS AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED.

Let our Experience be your Advantage

GWI's Occupational Accident program provides Medical, Disability and Accidental Death and Dismemberment benefits to employees of nonsubscribing Texas employers that have had an on-the-job injury among their employees. We underwrite policies on behalf of Pan-American Life Insurance Company, an "A Excellent" rated company by A.M. Best.

"GWI is a flexible carrier able to provide effective solutions."

GWI is committed to evaluating the risk components and providing flexible terms with competitive rates that meet the needs of the client. The experience and creativity of our underwriting team allows GWI to underwrite complex risks that others may decline.

Most of our underwriters at GWI average 15 years experience in the insurance industry, and are creative—tailoring risk management needs to your individual clients. This customized approach to underwriting means competitive rates on cases submitted to GWI. Couple our outstanding underwriting with our prompt turn around time for quotes and you will quickly realize why GreenWood International Insurance Services, Inc. should be your company of choice.



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