

Advantages of Becoming a Texas Nonsubscriber

More control

Nonsubscribers are not regulated by the Workers' Compensation system. Employers are able to utilize vast networks of physicians to decide who should provide care to their employees. Employers also have the freedom to determine whether the injured employee is eligible for benefits and to determine whether alternative light work is available while the employee recovers.

Higher Rate of Satisfaction

The laws that regulate nonsubscribers require that the employers themselves take responsibility, which provides a strong incentive to prevent injuries and to provide quality care when injuries occur.

In addition, this increased control over the employers' own benefit program saves the employer frustration by avoiding having to deal with unresponsive and ambivalent state agencies and healthcare providers. Often the complexity of the workers' compensation drives numerous companies to elect to not subscribe.

Return on Efforts

Nonsubscribing businesses are able to see a straightforward return on their efforts to increase safety in the workplace. There is more control over the claims paid as well as the treatment and care of the injured workers, which directly leads to reduced premium dollars. Some companies may even report an increase in employee morale, since employees know that collecting benefits on suspicious injuries and taking advantage of the employee injury system is not permitted nor tolerated. Safe employees are happy employees!

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.

