BETTER LIVING COMP, INC.

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There is power in numbers. BETTER LIVING COMP is a member-owned nonprofit committed to providing exceptional workers' compensation services to California's Specialty Trade Contractors.

What is a Self-Insured Group (SIG)?

A group of employers within the same industry may choose to band together to form a SIG for their workers' compensation coverage. SIGs have existed for two decades in California. Like insurance carriers, SIGs are overseen and regulated by the State of California to ensure they provide a safe and stable alternative to traditional coverage offered by insurance carriers.

What are the benefits of self-insuring with BETTER LIVING COMP?

Greater Control – BETTER LIVING COMP is owned, operated, and governed by the members.

Improved Outcomes – A program tailored for Specialty Trade Contractors ensures a close fit and alignment between the services provided and the members' needs and business interests.

Greater Efficiency – BETTER LIVING COMP was created to serve its members using best practices shown to deliver an efficient and cost-effective program.

Improved Claims Results – Innovative claims programs that make sense for its members.

Lower Cost – BETTER LIVING COMP's objective is to run an exceptional program at the lowest overall cost. As a nonprofit BETTER LIVING COMP rates cover actual costs without accruing profits for shareholders.

Peace of Mind – BETTER LIVING COMP is members serving members, so you can relax knowing your interests are top of mind. BETTER LIVING COMP cares about your business like it is our own – Because it is!

BETTER LIVING COMP

Group Overview

- Heating and Air Conditioning
- Plumbing
- Electrical
- Framing
- Other Closely Related Building Equipment Contractors

Member Profile

- NAICS Code: 238
- $100,000 Minimum Annual Contribution
- Favorable Loss History
- Positive Net Worth

Broker Participation Welcome
For more information, contact:

The PATH Alliance
559-558-4800

BETTER LIVING COMP, INC.

PROFESSIONALLY ADMINISTERED BY

The PATH Alliance

OVERVIEW

The PATH Alliance specializes in the formation and management of self-insured workers' compensation programs.

PATH has advised and assisted more than 100 employers to realize the benefits and cost savings of becoming self-insured.

As a Group Administrator, PATH applies its core values of Performance, Accountability, Transparency, and Honor to help employers take control of their workers compensation programs.

Visit **thepathalliance.com** for more details.

OUR PROMISES

- Commitment to provide exceptional SIG administration
- Enviable performance
- Experienced leadership
- Excellent outcomes for injured workers
- Executive Leadership with deep experience:
  - ✓ Self-Insured Group management
  - ✓ Claims administration
  - ✓ Regulatory oversight
  - ✓ Insurance and underwriting
  - ✓ CAL/OSHA and safety
  - ✓ Financial management
  - ✓ Self-insurance

THIRD PARTY ADMINISTRATION

- Caring claims advocacy
- Claims administration
- Claims evaluation and strategy plan
- Claims handling best practices
- Benchmark and reporting practices
- Fraud prevention and investigation
- Early return-to-work
- Claim resolution at lowest cost
- Claims review and audits
- Custom solutions

LIABILITY PROTECTION

- Excess insurance
- Actuarial studies
- Annual GAAP financial audit
- Collateral reserves
- Sound underwriting practices
- Loss control and safety program
- Comprehensive risk management
- Professional management
- State of California oversight
- Strong regulatory standards
- Member-owned non-profit

RISK MANAGEMENT

- Industry specific
- Tailored safety program
- IIPP development assistance
- Comprehensive loss control solutions
- Worksite visits and consultation
- Safety training classes and webinars
- Custom solution

ADMINISTRATIVE SERVICES

- Manage outside professionals & vendors
- Financial management
- Member services
- Day-to-day program operations
- Claims oversight
- Regulatory compliance