



HUMAN RESOURCES

Texas Workers' Compensation Model Comparison

Texas law allows qualified private employers to self insure their Workers' Compensation liabilities while retaining the protection of Workers' Compensation insurance coverage. Along with 42 other companies, UniqueHR has met the stringent financial and risks & claims management requirements to qualify as

a Certified Self Insured authority. UniqueHR is the only PEO in Texas who has met this criterion.

Below we've outlined key differentiators between Certified Self-Insured and traditional Workers' Compensation models, like Texas Mutual.

	UNIQUEHR MODEL	TRADITIONAL MODEL
Premium Deposits	NO	YES
Yearly Audits	NO	YES
Claims Investigation and Management	YES	NO
Real Time Payments by Pay Period	YES	NO
Mod Rate Protection	YES	NO
Fixed Cost	YES	NO
Loss Prevention & OSHA Safety Training	YES	NO

Prevention is the best cure, and managing risk is a necessary part of any business. At UniqueHR, we help our clients minimize risk to gain better control of Workers' Compensation claims. When a worker qualifies for Workers' Compensation, we are standing by to assure that everyone's interest, both the employer's and the employee's, are protected.

To learn more, visit: UniqueHR.com/Claims