



FOR INSURANCE AGENTS

Qualified Compensation Alternative for Recovering Employees

What is QCARE?

QCARE was developed by the [Association for Responsible Alternatives to Workers' Compensation](#). QCARE is a **simple, no-cost, online designation** to recognize employers with a responsible Texas injury benefit program that satisfies [10 industry standards](#).

How does QCARE work for Agents?

- 1. A Competitive Alternative When Your Customers Need It.** With the value-added QCARE seal of approval.
- 2. Fewer Difficult Claims and E&O Exposures.** By supporting industry standards for injured worker care.
- 3. Higher Commissions.** Most QCARE-qualified insurance policies have higher commissions than workers' compensation insurance.
- 4. Stay Up-to-Date.** You can join ARAWC for continuing education and the latest news, events, data and other information on Texas injury benefit programs.

How does QCARE work for Employers?

Among other [Employer Advantages](#):

- 1. Reputation Management** by bringing clarity and credibility to your customer's Texas injury benefit program. They care about their employees and are not simply "opting out".
- 2. Enhanced Defense of Negligence Liability Claims** through compliance with industry-set standards.

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"Agents, insurers and employers are all better protected by the QCARE designation. It's a no-brainer."

Jerry Murphy, AmWINS Dallas

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Who completes the QCARE application?

An authorized representative (like you) can [Apply Now](#) for the QCARE designation on behalf of your customer, or the customer can handle themselves. It's simple, voluntary and free.

Confidentiality of QCARE Applicant Information

ARAWC's mission and the over-arching goal of QCARE are to protect and promote Texas injury benefit plans for the benefit of all ARAWC members. So, from inception, the QCARE program infrastructure was developed to address employer and insurance industry concerns regarding confidentiality. Those protections have been even further enhanced. Here's a summary:

- 1. Not Seeking Any Confidential Information.** ARAWC is NOT seeking to gather any insurance policy forms or endorsements, policy renewal dates, limits of coverage, premium-related information, claims information, or any other employer or program data.
- 2. Simple Application and Verification Procedures.** The QCARE application is very simple and the employer (or its authorized representative) self-certifies to satisfaction of the 10 QCARE requirements. Basic employer contact information (email and phone) is requested solely to facilitate the verification that certain QCARE requirements have been met on a sampling of applications. For example, on every 15th QCARE application, a basic insurance coverage verification can be done through email or a phone call from the employer's insurance agent.
- 3. Administrative Team.** QCARE applicant information is received and protected within a small group (the "Administrative Team") comprised of (A) three QCARE Committee members (currently, designated representatives from Big Lots, Sysco Foods and Walmart), (B) the

Program Administrator (Virtual, Inc.), and (C) the QCARE webmaster (Real News PR). No insurance company or program manager, attorney, consultant, claims administrator, insurance broker, agent or other service provider is eligible to serve on this Administrative Team or receive any QCARE applicant information.

- 4. Confidentiality Agreements** have been signed by each member of this small Administrative Team. Information from QCARE applicants can NOT be made available to other ARAWC members (even others within ARAWC leadership) or the public in any form or manner.
- 5. Information containment and destruction.** Each member of the Administrative Team maintains secure systems, and has agreed to a policy for document retention and destruction within 30 days of a final decision on a QCARE application.
- 6. No database or solicitation.** No database or similar aggregation of information submitted by employers or agents will be constructed or maintained, other than the [Employer Registry](#) and basic, publicly-available contact information. The [Employer Registry](#) on the QCARE website provides only the names of employers that have voluntarily elected to put their names on that list. No information submitted can be used for solicitation of business.

Questions or comments on QCARE's confidentiality protections can be sent to Katherine Killingsworth at Settle Pou at killingsworth@settlepou.com or 214-520-3300.

Your insured clients appreciate simple, competitive choices in workplace injury protection. That choice may be workers' compensation or a QCARE-certified injury benefit plan.

For more information visit www.qcare.org or www.arawc.org