



7710 INSURANCE
Built by first responders, for first responders.

SPECIALIZED WORKERS' COMPENSATION

FOR: TUBAC FIRE DISTRICT

7710 Insurance - Mission

The mission of 7710 Insurance is to provide the most informed and specialized workers' compensation insurance and loss control training services, resulting in increased safety and decreased claims.

7710 Insurance - Vision

The vision of 7710 Insurance is to be the go-to workers' compensation insurance partner for select members of the U.S. Fire and EMS industries, expertly reducing costs and claims through diligent implementation of proprietary safety preparedness programs based on real-world data.



OUR VALUE PROPOSITION

PREVENTION



Safety



Fitness

**COST
CONTAINMENT**



**Treatment
Time**



**Claims
Management**

7710 INSURANCE

- 5 years insuring fire districts in Arizona (38 policyholders)
- Tubac Fire District since 2018
- Program built by fire fighters and we employ fire fighters
- Workers Comp for Fire and EMS is our only focus giving us data and experience
- Financially stable company
- Guaranteed Cost

7710 INSURANCE

- On staff loss control expertise available at no cost
- Fast fair claim settlement and communication
- S & C (TPA) and experienced in house claims management team
- Use of on staff and local attorneys at no cost
- Quarterly claim reviews
- Look for and negotiate discounts on programs like TAHPI
- Access to all levels of company leadership

Footer

FREQUENCY DRIVES THE MOD (EXAMPLE)

ARIZONA FIREHOUSE XYZ

Class Code	Description	Payroll
7710	Firefighters - Not Volunteer	2,750,000
8810	Clerical Office Employees	250,000
TOTAL		3,000,000
Estimated Manual Premium		\$125,000

EMOD EXAMPLE # 1

High frequency / Low severity

12 claims over
3 policy years

No large losses over
\$10,000

TOTAL LOSSES = \$42,000 (\$3,500 average claim size)

EMOD FACTOR = 1.494 ➔ **\$61,750**

Increase in manual premium (.494 x \$125,000)

EMOD EXAMPLE # 2

20% reduction in losses

Loss control reduces
losses by **20%** due to
reductions in claim
frequency and/or severity

No large losses over
\$10,000

TOTAL LOSSES = \$33,600 (.80 x \$42,000)

EMOD FACTOR = 1.343 ➔ **\$42,875**

Increase in manual premium (.343 x \$125,000)

EMOD # 1 vs. EMOD # 2: Reducing losses by 20% saves \$18,875 in Experience Rating charges



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THANK YOU