

CPro Associates Offers Nonsubscriber Plans for Texas Workers' Comp

Dallas-based CPro Associates, Inc., now offers nonsubscriber plans to agents with clients that have elected to opt out of Texas workers' compensation.

DALLAS, TEX., USA, April 28, 2015 /EINPresswire.com/ -- Insurance wholesaler CPro Associates, Inc., has added [nonsubscriber](#) plans to insurance agents who have Texas clients that have elected to establish their own customized plans to cover on-the-job injuries instead of participating in the state's workers' compensation program.

CPro Associates reached an agreement with Western Heritage Insurance Company of Scottsdale, Arizona, to underwrite nonsubscriber plans for eligible companies operating in Texas. CPro CEO Alan Hardin, whose company specializes in workers' compensation plans of all types for [commercial insurance](#) agents throughout the United States, said the new product is without peer in the market.

"This new offering through Western Heritage enables us to offer comprehensive plans with unparalleled limits to sophisticated insureds who have demanded limits that will cover unforeseen catastrophic losses," Hardin said. "We offer the only product in the marketplace where each and every employee has their own set of limits; be they medical, disability, AD&D or legal."

Kathy Szur, Director of Western Heritage Programs, said "CPro Associates' three generations of experience in the Texas workers' compensation market make a good fit for his company. CPro's deep knowledge of the Texas market is a real benefit to us, but even more so for the agents and clients they serve. Insureds get a top-rated product combined with excellent service and support."

The nonsubscriber option has been available to Texas employers since the state's workers' compensation laws were written in the early 20th Century, but didn't gain popularity until the 1980s. Then, rapidly rising workers' comp premiums drove employers to seek ways to contain



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costs while still providing solid coverage for employees. Today, about one-third of Texas employers are nonsubscribers.

Responsible nonsubscriber plans typically include elements such as workplace safety programs, documented benefit plans, employee communication, benefit funding, medical provider panels, claims management, processes to prevent and address any disputes, and full state and federal regulatory compliance.

About CPRO Associates

CPro Associates, Inc., is a general agency serving commercial insurance agencies nationwide with access to superior products and markets for workers' compensation plans. CPro provides personal service, quick quotes, fast policy issuance, and the highest commissions in the industry. For more about CPro please visit <http://www.cproassociates.com/>.

About Western Heritage Insurance

As a part of the Nationwide Mutual Insurance Company family, Western Heritage Insurance Company (www.westernheritageins.com) benefits from the backing of one of the largest insurance and financial service providers in the United States, an A.M. Best Rating of A+ (Superior), FSC XV, and a Standard & Poor's "A" rating. As part of an industry leader with impeccable financial strength and stability, Western Heritage Insurance Company provides superior service and solutions to meet their agents' needs.

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