

Workers' Compensation Program Overview

Aging services organizations face rising workers' compensation costs, complex claims and ongoing workforce safety challenges.

Through the Care Providers Workers' Compensation Program, LifeSpan members have access to an exclusive, member-driven program designed to deliver competitive premiums, custom claims handling and proven results for aging services organizations.

Program Highlights

Program Structure
Acts like a mutual insurance program

Upfront Discount
3–5%

Dividends
Historically average 5–10% of premium

Member Returns
Over \$1M in dividends returned to members since 2020

Member Benefits



Member Ownership

Each member holds a Board seat and shares in the underwriting profit, providing a direct say in program direction.



Premium Stability & Savings

Members have historically realized meaningful premium savings over time, with experience mod caps protecting against significant fluctuations.



Custom Claims Handling

Administered by Unison Risk Solutions, an experienced healthcare Third-Party Administrator, with quarterly claims reviews and dedicated defense support.



Comprehensive Loss Prevention

Early intervention, nurse case management, bill review and absence management to reduce claim costs and protect employees.



Compliance Support

MMSEA, EDI, E-Billing, FMLA, OFAC and OSHA support to keep your organization aligned with regulatory requirements.



Tailored Risk Consulting Services

Enterprise, operational and workforce risk consulting with ongoing training and education.

Questions? Let's Connect

Interested in learning how the Care Providers Workers' Compensation Program can support your organization? Reach out to our Healthcare team for more information.

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Unison Risk Advisors™ is a partnership of companies creating one of the nation's largest privately held and employee-owned insurance brokerage and risk management firms. It ranks among the largest brokerage firms and among the top five largest independently-owned brokerage firms in the country. Unison Risk Advisors serves business and individual clients in 50 states and more than 85 countries. [Learn more about our partner firms.](#)