



# This is Summit

...the *people* who *know* workers' comp®

**S**ummit was formed in 1977 as a third-party administrator for workers' compensation self-insurance funds in Florida. After more than 35 years of growth and evolution, Summit today provides workers' compensation programs to approximately 40,000 employers in Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee and Texas. These clients represent more than \$500 million in premium. Summit markets its products and services through independent insurance agents.

Headquartered in the Central Florida city of Lakeland, Summit employs more than 700 office and field associates at its main location and regional offices in Baton Rouge, Louisiana, and Gainesville, Georgia.

Summit provides claims management, a proprietary medical provider network, loss prevention services, policy administration, underwriting, sales and marketing for the insurance carriers that underwrite its workers' compensation programs. Some of these services are also available on a contractual basis for self-insured businesses and municipalities.

Summit is a member of Great American Insurance Group. Great American Insurance Group's roots go back to 1872 with the founding of its flagship company, Great American Insurance Company. Based in Cincinnati, Ohio, the operations of Great American Insurance Group are engaged primarily in property and casualty insurance, focusing on specialty commercial products for businesses, and in the sale of traditional fixed and fixed-indexed annuities in the retail, financial institutions and education markets. The members of the Great American Insurance Group are subsidiaries of American Financial Group, Inc. (AFG), also based in Cincinnati, Ohio. AFG's common stock is listed and traded on the New York Stock Exchange and NASDAQ Global Select Market under the symbol AFG.

## Employer Services

### Loss prevention and safety resources

Loss prevention field representatives consult directly with employers to evaluate management practices as they relate to workplace safety. Services include workplace hazard assessment, safety training, assistance with developing safety programs and understanding applicable federal and state regulations.

### Claims management

Summit's innovative claims management services feature 24-hour claims reporting, specialized fraud and cost containment units, on-staff nurse case managers, and medical directors.

### Provider network

Summit's proprietary provider network consists of a group of highly qualified medical providers, facilities and ancillary service providers that are accustomed to handling workers' compensation claims. Summit maintains contracted rates with network providers, which helps control claim costs.

### Back2work®

Summit's return-to-work program gives employers the tools they need to set up structured, manageable programs to help their injured workers get back on the job quickly and safely. On-site consultations by Summit's Back2work coordinators are also available upon request.

### Online Business Center

Employers can check their claims activity, view billing, search the provider network and more—anytime, anywhere—through the Online Business Center at [www.summitholdings.com](http://www.summitholdings.com) (login required).

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# Workers' Compensation Programs

Summit's family of carriers provides multiple options to fit the workers' compensation insurance needs of many types of businesses. Each is managed by Summit and supported by our extensive resources.

## Bridgefield Casualty Insurance Company

- Rated A (Excellent) by A.M. Best Company.<sup>1</sup>
- Coverage available in Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina and Tennessee.

## Bridgefield Employers Insurance Company

- Rated A (Excellent) by A.M. Best Company.<sup>1</sup>
- Coverage available in Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina and Tennessee.

## BusinessFirst Insurance Company

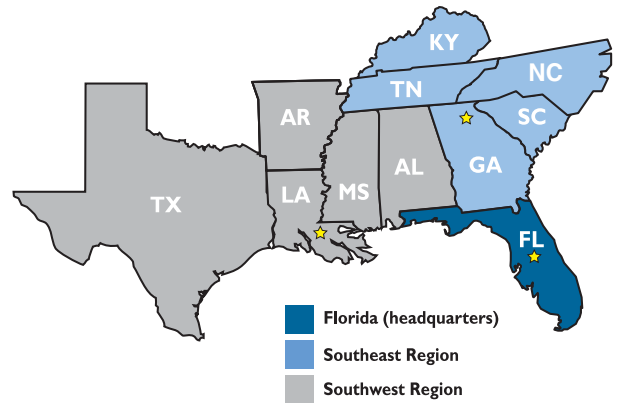
- Rated B++ (Good) by A.M. Best Company.<sup>2</sup>
- Coverage available in Florida, Kentucky, North Carolina, South Carolina and Tennessee.

## RetailFirst Insurance Company

- Rated B++ (Good) by A.M. Best Company.<sup>3</sup>
- Coverage available in Florida.
- Formerly the Florida Retail Federation Self Insurers Fund, the largest self-insurance fund in Florida, and administered by Summit since its inception in 1979.

## Retailers Casualty Insurance Company

- Rated A- (Excellent) by A.M. Best Company and managed by Summit since its inception.<sup>4</sup>
- Coverage available in Arkansas, Louisiana, Mississippi and Texas.



## Contact Us

**Customer Service for all states**  
1-800-282-7648 or 863-665-6060

### Corporate Office

PO Box 988  
Lakeland, FL 33802-0988  
1-800-282-7648  
863-665-6060  
Underwriting toll-free fax  
1-800-611-2667

### Southeast Region Office

PO Box 600  
Gainesville, GA 30503-0600  
1-800-971-2667  
678-450-5825  
Underwriting toll-free fax  
1-877-288-9774

### Southwest Region Office

PO Box 80439  
Baton Rouge, LA 70898-0439  
1-800-421-2944  
225-926-3264  
Underwriting toll-free fax  
1-866-256-8389



<sup>1</sup> Rating affirmed 4/17/2014

<sup>2</sup> Rating affirmed 12/13/2013

<sup>3</sup> Rating affirmed 12/13/2013

<sup>4</sup> Rating affirmed 4/30/2013

[www.summitholdings.com](http://www.summitholdings.com)