

Specialists in Workers' Compensation Since 1942



Safety National Large Casualty Program

A.M. Best Rating A (Excellent) Financial Size Category XI
A subsidiary of the Delphi Financial Group

Proceed with Safety®

The Benefits of Choosing Safety National

Safety National underwriting forms are available at www.safetynational.com.

Submission Requirements include:

- Fully completed application (ACORD or other acceptable app)
- Five years of currently valued loss information
- Two years of audited financial statements to include auditor notes and opinion
- Full description of marketing scenario and opportunity to partner

A.M. Best Rating: A (Excellent)

Financial Size Category XI (policyholders' surplus of \$750 million to \$1 billion)

Subsidiary of Delphi Financial Group, Inc.

NYSE: DFG

Longevity and Experience

Unique knowledge gained from 70 years in the industry. Our underwriting staff has an average of more than 15 years of experience.

Expertise

Centralized department of flexible underwriting specialists dedicated to Excess Workers' Compensation

Customer Loyalty

Safety National averages 93% annual retention of existing policyholders

Ease of Doing Business

Dedicated staff available to assist policyholders and quickly turn around requests. Digital applications and solutions provide greater efficiency.

Supporting Products

Excess Workers' Compensation, Public Entity Multi-Line Program, Self-Insured Bonds, Loss Portfolio Transfers (LPT), TEXcess®, Treaty Reinsurance, Alternative Risk Programs and Risk Control Services

Safety National Large Casualty Program

Since 1942, Safety National has provided continuous service to thousands of employers nationwide, working with clients to develop specialized products that fit their needs. Consistent with that approach, Safety National's Large Deductible Workers' Compensation product provides employers with the advantages of self-insurance through a primary policy. For insureds that desire multi-line coverage, Safety National also offers Commercial Auto and General Liability coverage, uniting our signature underwriting approach with additional options for employers.

The features of Safety National's Large Casualty Program include:

- Paid Loss Deductible Program for Workers' Compensation, General Liability and Commercial Auto Liability; Paid Loss Retrospective Rating Plan available for Workers' Compensation in certain states
- Low minimum retention levels
 - As low as \$250,000 for Workers' Compensation
 - \$100,000 for General Liability
 - \$100,000 for Auto Liability
- Limits of \$1 million per occurrence/\$2 million aggregate for General Liability
 - \$1 million Combined Single Limit for Auto Liability
 - Statutory Workers' Compensation with Employers Liability limits of \$1million/\$1million/\$1million
- Admitted coverage and comprehensive ISO based product suite
- No minimum loss pick and no minimum premium threshold. Eligible accounts must have strong risk management programs in place, along with a desire and ability to adequately fund for retained losses and provide needed collateral to support credit risk
- Bundled or unbundled claim services are available. Safety National partners with a select group of national Third Party Administrators
- Enhanced Risk Control services are available through MAP Client Services, Safety National's coordinated approach to injury prevention and claim cost containment

Underwriting Appetite

- **Large Deductible Workers' Compensation:** Broad appetite including most industry groups
- **Auto and General Liability:** Selected Manufacturers, Wholesalers and Retailers

For additional information, applications and links to our sister companies, please visit our website at www.safetynational.com.

Large Deductible Workers' Compensation Target Classes

- Technology
- Healthcare
- Manufacturing
- Food-related Industries
- Retail
- Wholesale Distributors
- Universities and Colleges
- Hospitality
- Financial Institutions
- Wineries and Liquor Operations
- Gaming Operations

AL/GL Target Classes

- Textile and Clothing Manufacturers
- Home Furnishings and Furniture Manufacturers
- Plastic and Rubber Products Manufacturers
- Analytical Instruments and Component Part Manufacturers
- Department and Clothing Stores
- Furniture, Floor Covering and Home Furnishing Stores
- Grocery Stores and Supermarkets

- Eating Places with Limited Liquor Liability Exposure
- Office Equipment and Electronics Distributors
- Beer and Ale Distributors
- Electrical Goods and Hardware Distributors

AL/GL Restricted Classes include:

- Pharmaceutical Manufacturers
- Invasive Medical Products
- Trucking
- Construction
- Environmental
- Public Livery
- Professional Employer Organizations (PEO)

For more information please contact your Business Development Representative or:

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