



RISK-RETENTION INSURANCE FOR SOVEREIGN EMPLOYERS
a product of **SAFETY NATIONAL**

Over six decades, Safety National has built its position as a leader in workers' compensation by practicing a relationship-focused approach to customer service and listening closely to the needs of our brokers and policyholders. Our loyalty and commitment to superior service has resulted in a steady reputation as a proven, unfailing source for specialized insurance solutions.

Now, Safety National has developed RISE—Risk-Retention Insurance for Sovereign Employers, an offering that provides comprehensive workers' compensation solutions for American Indian Nations. Safety National is a leader in providing excess workers' compensation programs for tribal organizations. Through our experience, we have developed a key knowledge and understanding of the needs of American Indian communities and strive to provide the best solutions to meet those needs.

We can provide specific and specific/aggregate programs designed around your organization's appetite for workers' compensation risk. Safety National works to design a policy to meet the structure of your program. Whether it's self-insurance, a compact with a state entity, or an ordinance that provides injured worker benefits, Safety is there to help. **We understand your structure is unique and can help by providing you with a template ordinance or assist you in creating your own.**

RISE is designed for, but not limited to, the following classes of business:

- Casinos
- Hotels
- Healthcare
- Schools
- Manufacturing
- Municipal operations (police, fire, schools, water districts, etc.)



Safety National

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Safety National can offer your organization the following:

Assistance in developing or refining your unique ordinance

Flexible terms

- **Statutory specific limits available**
- **Ability to work with an extensive list of Third Party Administrators**
- Coverage for individual risks
- Coverage for associations
- Self-insured retentions starting at \$250,000 depending on ordinance and loss history

MAP Client Services

- Risk control services
- Online workers' compensation resources
- Discounts with outside vendors
- Exclusive agreement with Best Doctors

Advantages to Self-Insurance for Sovereign Employers

With workers' compensation costs rising, more and more sovereign employers are considering self-insurance. Certain kinds of losses can be predictable and self-insurance is a more efficient way to pay for those losses.

Reduced costs can come from several areas, including:

- 1) Lower fixed costs (program administration)
- 2) Improved claims management
- 3) Reduced losses through better risk control
- 4) Improved cash flow

In addition, sovereign employers that self-insure can retain their independence by controlling the overall cost of claims. Sovereign employers can also customize detailed claims information from administrators to help identify loss trends.

For more information on RISE and Safety National, contact your Business Development representative or visit www.safetynational.com.

