Loss Portfolio Transfer

A financial solution for transferring outstanding workers' compensation loss liabilities.

Why Safety National®?

Strength	Rated A++ (Superior) by A.M. Best, FSC XV. Rated A+ by Standard & Poor's.
Longevity	Leading and longest continual excess workers' compensation carrier in the market. For over 75 years, we have pioneered product development for the self-insured community.
Value	Free preliminary quotes available with completed Safety National LPT application. Receive quick turnaround through a streamlined, standardized process.
Flexibility	Flexible structures can be developed in accordance with the motivation and financial needs of a prospective client.

Trusted
SAFETY NATIONAL
Since 1942

Product Highlights

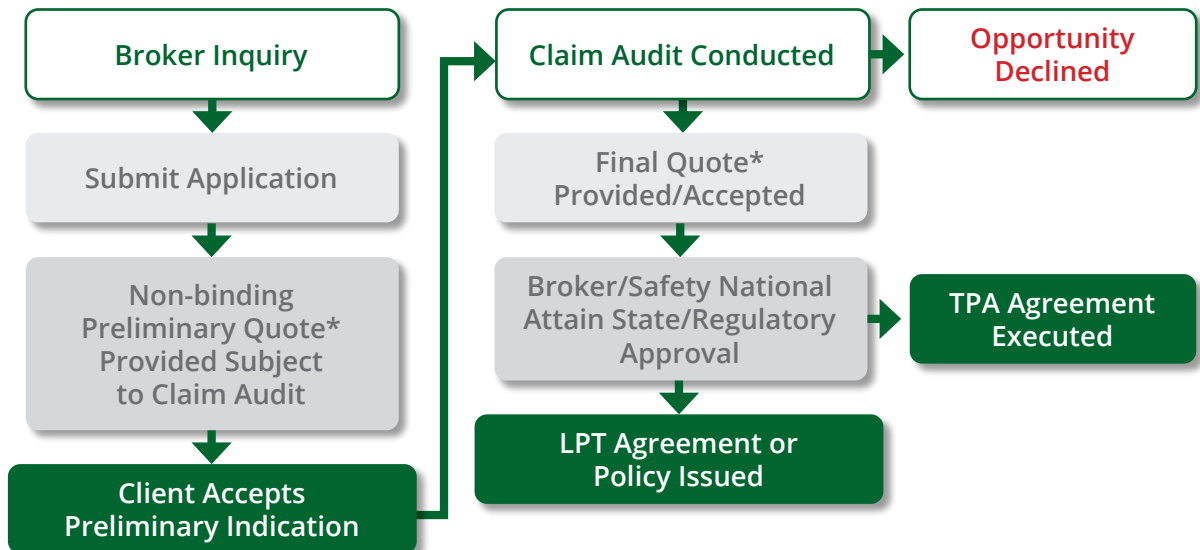|	
Features	Convert all known and unknown liabilities into a fixed payment for an improved balance sheet. Includes an assumption of total unlimited liabilities for self-insured entities for a specific time period. Unlimited risk protection and multi-year coverage in a single contract.
Benefits	Potential release of collateral from state, elimination from joint and several liability for group self-insureds*, elimination of potential additional assessments, possible tax deductibility for loss payments**.
Opportunities	Options available to transition account to various Safety National programs, including guaranteed cost, large deductible, fronted primary coverage, excess workers' compensation or a rent-a-captive facility.
Appetite	Light and medium manufacturing, healthcare entities (hospitals, nursing homes), hospitality establishments (hotels, restaurants), wholesale distributors, retail and technology companies.

* Subject to jurisdiction approval.

** As with any significant financial transaction, clients should consult with a tax advisor to assess tax implications.

Safety National Loss Portfolio Transfer Process

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Broker Inquiry
    ↓
Submit Application
    ↓
Non-binding
Preliminary Quote*
Provided Subject
to Claim Audit
    ↓
Client Accepts
Preliminary Indication
    →
Claim Audit Conducted    →    Opportunity Declined
    ↓
Final Quote*
Provided/Accepted
    ↓
Broker/Safety National
Attain State/Regulatory
Approval    →    TPA Agreement Executed
    ↓
LPT Agreement or
Policy Issued
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*Quote does not include claim handling fees, brokerage commissions, or premium tax, if applicable, unless requested. The transaction includes the assignment of excess policy rights.