



TEXcess[®]

Texas Non-Subscriber Employers' Excess Indemnity Program

Why Safety National[®]?

Strength

Rated A++ (Superior) by A.M. Best, FSC XV
(policyholders' surplus of \$2 billion or greater).
Rated A+ by Standard & Poor's.

Longevity

One of the leading and longest continual workers' compensation carriers in the market. Operating for over 75 years, we can assure you we will be here to pay claims when needed.

Backing

With nearly \$200 billion in assets, our parent Tokio Marine is among the top 10 insurance groups in the world and its companies are among the highest rated.

Proficiency

We provide best practices claims handling oversight through TPAs or self-administration. Our claims expertise is the finest in the industry and lends to producing the best possible claims outcomes.

Value

Risk control services are available upon request, including on-site safety evaluations and compliance reviews.

Pairings

Safety National can serve as a resource for your nationwide program. Ask how our other specialty insurance offerings can be packaged for complete coverage.





Product Features

Coverage

The employers' excess indemnity policy provides coverage over per-occurrence self-insured retention (SIR) containing an occupational injury benefit plan and employers' indemnity protection.

Partnership

Coverage protection through a contractual acceptance of approved ERISA plan with fewer liability exclusions. Our policy improves alignment between carrier and employer interests in both cost containment and defense litigation strategy.

Structure

Competitive minimum SIR and limits available up to \$25 million, depending on program needs. Written on admitted paper approved by the state of Texas.

Policy Enhancements

- SIR for occupational disease applies on an occurrence basis, not per employee.
- Coverage extends to third-party liability for actual damages sustained.
- Standardized ERISA occupational injury benefit plan available for employer adoption and introduction to Texas workforce. Employee enrollment services are available.
- Employer's own ERISA plan may be approved.
- Broad form named insured wording covers all affiliates of first named insured.
- Occupational disease includes coverage for bacterial and viral infections.
- Workers' compensation coverage available under a separate large deductible or excess policy.

LEARN MORE

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