

Why Safety National®?

Longevity

Safety National is a leading specialty insurance and reinsurance provider. With a culture built on relationships, and over 75 years of unique expertise, we specialize in providing long-term solutions to our valued customers.

Strength

Rated A++ (Superior) by A.M. Best, FSC XV Rated A+ by Standard & Poor's.

Backing

Safety National is a subsidiary of Tokio Marine Holdings. With over \$200 billion in assets, Tokio Marine is among the top 10 insurance groups in the world and its companies are among the highest rated.

Value

Exclusively available to our customers, we offer MAP Client Services® – a suite of online risk control resources to help customers strengthen their safety and compliance programs.

Expertise

Managing catastrophic claims for over 75 years has given us unique expertise that is second to none in the industry, which lends to producing the best possible claims outcomes.

Offerings

Excess Workers' Compensation

Safety National is the leading and longest continual provider of excess workers' compensation in the United States. Our coverage is ideal for self-insured employers looking for a stable, long-term partner.

Large Guaranteed Cost Workers' Compensation

This program is a 100% risk transfer product aimed at sophisticated large insureds that are focused on risk management and loss prevention. With a minimum premium eligibility of \$1 million, large first-dollar programs are tailored to specific needs.

Cyber Risk

Safety National's cyber risk insurance is designed to protect companies against global network security and privacy risks, reimbursing damages and financial loss arising from accidental or malicious incidents to computer networks, software and data.

Safety National Re

Safety National Re offers lead market terms for a full range of workers' compensation excess of loss products, casualty clash and contingency programs, general casualty programs with significant workers' compensation exposure and specialty casualty programs, including medical and non-medical professional liability.

Captive Services

As a risk-sharing partner, Safety National takes a consultative approach to fronting, risk transfer, reinsurance and risk control. Each suite of services is designed to maximize our contribution to your risk-financing strategy.

Large Casualty Program

Safety National's Large Casualty Program includes large deductible workers' compensation, commercial auto and general liability, providing the advantages of self-insurance through a primary policy.

Public Entity Programs

Safety National has long known the unique risks and challenges that exist in the public sector. Our public entity portfolio includes workers' compensation and liability products geared toward governmental operations.

Construction Risk

Safety National offers a multi-line solution to address construction and contracting risks that includes workers' compensation, commercial auto and general liability. Target risks include (but are not limited to) commercial general contractors, trade contractors and heavy civil infrastructure providers.

Defense Base Act

Safety National offers Defense Base Act and employers liability coverage to contractors worldwide (outside of the U.S.A.) under contract for any U.S. federal government agency.

Loss Portfolio Transfers (LPT)

A Safety National LPT can help allocate outstanding loss liabilities, improve balance sheets, eliminate claim liabilities in the merger and acquisition process, potentially release collateral from the state, eliminate administrative costs and more.

Self-Insurance Bonds

Self-insurance bonds can be a quick, cost-effective way to satisfy regulatory security requirements without tying up precious capital. Our team represents the industry standard for expertise and creative solutions and prides itself on making quick, fact-based decisions.