



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 (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 80 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.

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.

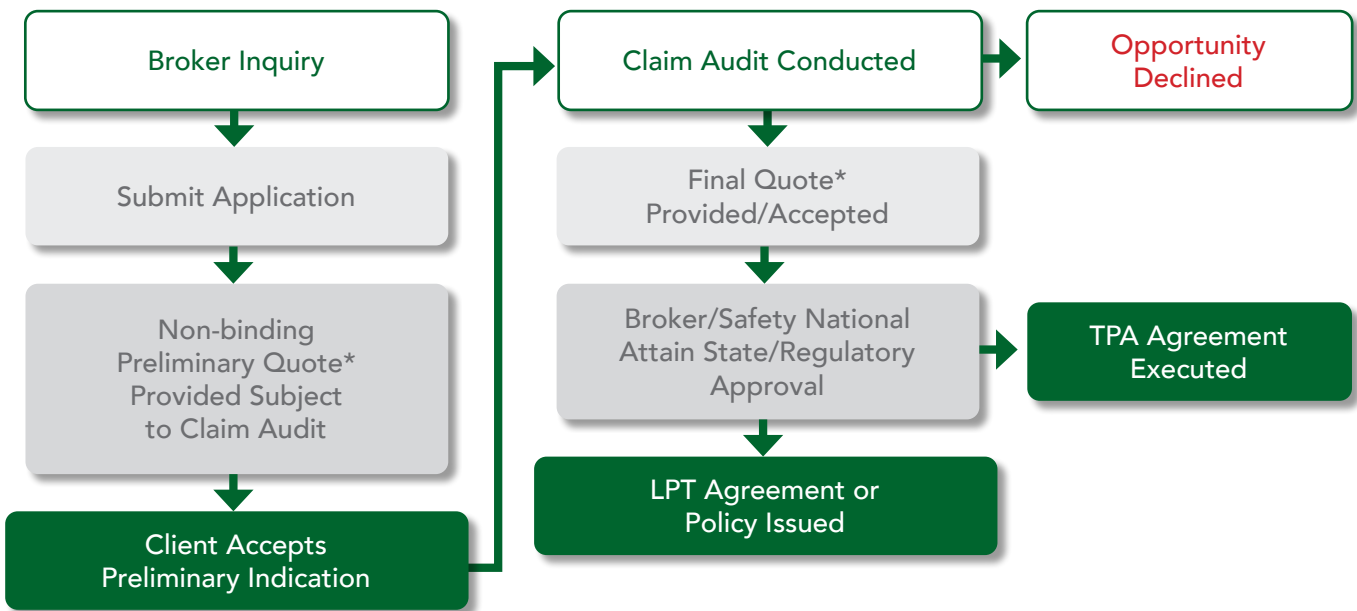
Appetite

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



*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.