# Large Guaranteed Cost Workers' Compensation



s a leading workers' compensation carrier for over 80 years, Safety National® has earned the reputation of providing the best specialized insurance solutions supported by proven expertise and exceptional service. Our approach to large guaranteed cost workers' compensation is no different. We understand that each large employer has a unique business profile. In response, we have assembled a team of specialists and dedicated services to provide each employer with the specific resources they need to best control their cost of risk.

## Services & Resources

#### **Underwriting Proficiency:**

A clearly-defined appetite enables our uniquely-experienced underwriters to maintain a keen focus on individual account needs and develop flexible solutions for our business partners.

#### **Risk Control Resources:**

Safety National has full-time specialized risk control team members available for consultation and offers a complete suite of risk control services to help improve your injury prevention and claim cost containment efforts. These resources are included in our pricing and available to our policyholders, which is a true differentiator in the marketplace.

### **Claims Expertise:**

Our highly-skilled claims team proactively manages and oversees the entire claims process. Their relationship-based approach with policyholders and designated service partners, coupled with timely and open communication, helps to create optimal outcomes. Claims handling services are included in our pricing and are available through our TPA partners: CorVel, Gallagher Bassett or Broadspire.

#### **Additional Support:**

- Access to Medical Management Services
- Safety National Crisis Protection<sup>®</sup> up to \$50,000 for a qualifying "crisis event"

### LEARN MORE \_\_\_\_

Patricia Patzius, Director – Underwriting

Direct: (314) 810-5475 | Patricia.Patzius@safetynational.com

# **Program Highlights**

We have a broad underwriting appetite targeting specialty classes that include hotels and related hospitality, light manufacturing, technology, retail, food & beverage providers, and legal and financial service industries.

Eligibility for our program includes the following:

- Preferred target premium of \$2,000,000 or higher.
- Long-term consistent loss and exposure history.
- Strong and stable financials.
- Commitment to risk management.
- Majority of exposure combined in the following states: AL, CO, CT, DC, DE, GA, HI, ID, IL, IN, KY, LA, MA, MD, ME, MI, MN, MS, NH, NM, OK, PA, RI, SD, UT, VT and WV.
- Auto liability and physical damage coverage will be considered in conjunction with workers' compensation program.

### **Our Ratings**

- A.M. Best: A++ (Superior)
- Financial Size Category XV

