

Excess Workers' Compensation



As one of the largest providers of Excess Workers' Compensation and Employers Liability coverage in the United States for more than 30 years, Chartis offers comprehensive and reliable coverage options for self-insured clients needing excess workers' compensation insurance as a condition of self-insurance. The Excess Workers' Compensation division has insured over 30 individual qualified self-insured groups, associations and trusts and can provide coverage for virtually any class of business in all states permitting self-insurance.

Diverse Solutions for Diverse Needs

The Excess Workers' Compensation division has two different products to fit the specific needs of individual clients in any industry, including healthcare, higher education, manufacturing, municipalities, retail and temporary staffing. We can also support both homogeneous and heterogeneous qualified self-insured mechanisms for groups, associations and trusts.

Early Intervention Claims Strategies

Our suite of medical management programs include:

Nurse Case Reviews

Catastrophic Case Management

24/7 On-Call Professionals

Non-Emergency Medical Transportation

Home Health/ Nursing Services

Diagnostic Networks

Non-Network Bill Negotiation

Durable Medical Equipment & Products

Product Highlights

Our **Specific Excess Workers' Compensation and Employers' Liability Policy** provides some of the most important enhancements in the industry, including:

- Statutory limits for Workers' Compensation benefits coverages
- Employers' Liability limits of \$2 million (higher by exception only)
- ALAE included in the definition of loss and contributing 100% to the erosion of the self-insured retentions (where permissible by state law)
- Minimum self-insurance retentions as low as \$500,000 (lowered by exception only) as determined by risk characteristics

Our **XWC-Elite®** is one of the broadest Excess Workers' Compensation and Employers' Liability policy forms in the industry. XWC-Elite offers comprehensive specific coverage for self-insured clients that are willing to retain aggregate exposure and assume per accident/per employee disease self-insured retentions as low as \$500,000 (lowered by exception only). XWC-Elite provides coverage for:

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| - Communicable Disease | - Broad Form Other States |
| - Foreign Voluntary Compensation | - Federal Coal Mine Health and Safety Act |
| - In Rem | - Federal Employers Liability Act |
| - Waiver of Subrogation (for written contracts) | - Jones Act |
| - Repatriation Expense and Endemic Disease | - Omnibus Reconciliation Act |
| - Longshore and Harbor Workers' Compensation Act | - Voluntary Compensation Coverage |
| - Outer Continental Shelf Lands Act | - Migrant and Seasonal Worker Protection Act |
| - Stop Gap Coverage | - Unintentional Errors |

Client-Driven Claims Services

Our claims professionals are among the most experienced in the industry. With an average of 18 years workers' compensation expertise, our staff helps clients manage their large exposure claims by:

- Applying early intervention strategies that ensure medical costs are effectively managed and proper treatment is administered.
- Working with third-party administrators (TPAs) and self-administered programs to help clients understand our reporting and claims guidelines.
- Providing strong account support from the earliest stages of account setup.
- Collaborating with policyholders to review claims, expedite claim resolution and control claims cost upon notification of a catastrophic or high-dollar claim, while providing effective medical care to our insureds' injured employees.
- Offering additional client-driven claims services including bill audits, structured settlements and bill negotiation.

Together, these programs and tools enable our clients to offer quality treatment to their injured workers while controlling claims payout.

For more information, please contact your insurance broker or a Chartis representative.

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Chartis is a world leading property-casualty and general insurance organization serving more than 45 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at www.chartisinsurance.com.

All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.