

BRIT

GLOBAL SPECIALTY
BERMUDA



WORKERS' COMPENSATION

SEEING THE DIFFERENCE **MAKES THE DIFFERENCE**

WE ARE AN ESTABLISHED QUOTING MARKET FOR WORKERS' COMPENSATION BUSINESS. WE CAN OFFER CAPACITY FOR SINGLE LIFE EXPOSED AND MULTI-LIFE CATASTROPHE WORKERS' COMPENSATION BUSINESS.

OUR PRODUCT

Our target market consists of primary insurance companies, state funds, Professional Employer Organizations (PEOs) and start-ups. Within these target markets our products include quota shares, working layer excess and catastrophe excess.

For quota share business, we work with start-up clients looking to share some of the risk while getting their Workers' Compensation insurance business started. We also work with existing companies who will share in the risk but may be looking for some surplus relief.

We target working layer business from small (less than \$25m premium) to mid-size (\$25m - \$250m) clients. Our working layer clients range from single state writers to regional writers.

We also target catastrophe layer business from mid-size and larger clients. Our catastrophe layer clients range from single state writers to national writers. For catastrophe exposed business we typically require maximum any one life (MAOL) warranties between \$5m and \$10m, although we are willing to consider no MAOL on some occasions.

Coverage is available for all industry classes, including occupational accident, non-subscriber business, USL&H, Jones Act and Defence Base Act.

OUR CAPACITY

Our maximum capacity for working layers is \$15m and for catastrophe layers we offer up to \$20m.

