# Workers' Compensation & Employer's Liability



Starr Insurance Companies Workers' Compensation and Employer's Liability Coverage helps protect your company against exposures, should an employee sustain injuries on the job.

Injuries on the job can mean financial loss for both your business and its employees. Our Workers' Compensation and Employer's Liability Coverage helps protect your company against exposures to expenses under Workers' Compensation laws and beyond.

Our Workers' Compensation insurance mitigates risks from statutory liabilities, including employee income, medical expenses, and rehabilitation.

At the same time, our Employer's Liability Coverage helps protect against civil liability outside of Workers' Compensation statues. Otherwise, financial loss from legal fees, settlements, and judgements could negatively affect your business.

# **Target Risks**

- Manufacturing
- Retail Operations
- Hospitality
- Technology
- Defense Contractors
- Contractors
- Energy Resources Power Generation, Utilities, Mining, Oil & Gas, Renewable Energy
- Energy / Environmental Consulting
- Real Estate
- Financial Institutions
- Business Services
- Aviation Risks

# **Coverages Available**

- Workers' Compensation & Employer's Liability
- Foreign Voluntary Workers' Compensation & Repatriation

#### Limits

- Workers' Compensation Statutory
- Employer's Liability up to \$3,000,000 with higher limits available

### **Deductibles**

Varies – customized to customer needs

## Highlights

- Guaranteed Cost
- Large Deductibles
- Retrospectively Rated Programs
- Paid or Incurred Loss Options

## **Claims Services**

- Claims managed by Broadspire, CBCS, ESIS, Gallagher Bassett, Helmsman, PMA, Sedgwick, York Risk Services
- Services include cost containment solutions, medical expense management and dedicated account managers

Reach out to Starr or visit starrcompanies.com

MANAGER ACTUARIAL STATE FILINGS

Nancy Kreuzburg nancy.kreuzburg@starrcompanies.com 646.227.6514

Coverages described herein are underwritten by Starr Indemnity & Liability Company or Starr Specialty Insurance Company. Starr Insurance Companies is a marketing name for the operating insurance and travel assistance companies and subsidiaries of Starr International Company, Inc. and for the investment business of C. V. Starr & Co., Inc. and its subsidiaries. The coverages described in this document are only a brief description of available insurance coverage. It is intended for general information purposes only and does not provide any guidance regarding specific coverage available or any claim made thereunder. Any policy described herein will contain limitations, exclusions and termination provisions. Not all coverages are available in all jurisdictions. For costs and complete details of specific policy coverage, please contact an insurance professional by sending an email to the address provided above.