

As specialists in Excess Workers Compensation, we offer risk managers, retail brokers and wholesale brokers the ability to customize their Excess Workers Compensation programs. Our stand-alone product is uniquely designed to meet the needs of companies that self-insure their predictable losses, yet look to purchase insurance for catastrophe exposures.

Target Market

Qualified self-insureds in most industries seeking excess workers compensation coverage on a stand alone basis.

Product Structures Supported

For qualified self-insureds, we support an array of program structures:

- Deductible and corridor deductible options above the SIR
- Captive risk financing participation
- Split SIRs by state, exposure or entity
- Single policy programs for homogeneous groups, pools or trust accounts with common effective dates

Key Competitive Advantages

- Creative and flexible solutions for challenging risks
- Dedicated Excess Workers Compensation underwriting team with a customer focused approach to underwriting and account servicing
- Coordination of clients' risk management needs through the ACE network of products and services
- ACE financial strength
- Insureds have the option of working with our preferred third party administrator (TPA), ESIS, Inc., retain their current TPA, or self-administer claims.

Limits Available

- Limits up to statutory for select risks

Minimum Requirements

- Minimum premium \$75,000 individual self-insured \$500,000 groups, pools or trusts
- Minimum retention \$250,000/each accident

Submission Requirements

Please visit our website, www.aceriskmanagement.com, for underwriting forms and application.

- Completed ACE Excess Workers Compensation application (on website) or comparable application
- Minimum five years loss information valued within six months of submission date
- Comprehensive description of operations
- Projected payroll broken out by state and class code
- Details of expiring program
- TPA information; for self-administered programs, an ACE self-administered questionnaire must be completed (on website)
- Employee concentration information including locations with zip code and number of stories per building (on website)

Electronic submissions may be sent directly to our centralized underwriting team via email to: XSWC@ace-ina.com. Our team will contact you after receipt to confirm the submission and underwriter assignment.

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Contact Us

For more information, please visit the ACE Risk Management website at www.aceriskmanagement.com.

All Regions

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The above is a product summary only. For actual terms and conditions, please refer to the policy. Coverage may not be available in all states. Insurance is provided by members of the ACE Group of Companies.

ACE Risk Management is a division of ACE USA, the retail U.S.-based operating division of the ACE Group of Companies, headed by ACE Limited (NYSE: ACE). ACE USA, through its operating companies, is a leading provider of property, casualty, and accident and health insurance, as well as financial products and risk management services. The ACE Group of Companies provides insurance and reinsurance for a diverse group of clients around the world. Additional information can be found at www.ace-ina.com.

