

ACE Risk Management, a division of ACE USA, offers comprehensive excess indemnity coverage to employers in the state of Texas who elect to “opt out” of, or non-subscribe, to the state Workers Compensation system. Employers Excess Indemnity (EEI) helps responsible non-subscribers effectively control the costs of employee injury claims.

EEI coverage is provided in excess of a self insured retention (SIR) or it can be layered over another carrier that is primary over a non-subscriber’s SIR.

### Target Market

- Middle market and large accounts that retain significant risk on their WC programs
- Companies that want flexibility in, and control over, claims administration
- Companies willing to assume a minimum SIR of \$250,000
- Companies that have successfully implemented loss control and safety programs

### Product Highlights

- Part One: Voluntary Benefits Plan Indemnity includes loss from bodily injury, occupational disease, and cumulative trauma
- Part Two: Excess Employers Liability Indemnity includes damages resulting from bodily injury, occupational disease, and cumulative trauma
- Provides indemnification for losses covered under a non-subscriber’s ERISA benefit plan
- Treatment of ALAE is negotiable

### Key Competitive Advantages

- Every policy is backed by the financial strength of ACE
- Dedicated underwriting team that specializes in excess risk-financing programs

- Claims and loss prevention capabilities are available
- Accept claims services provided by a Non-Subscriber TPA
- Willingness to consider self-administered claims handling for experienced non-subscribers

### Limits Available

- Up to \$10 million

### Minimum Requirements

- \$250,000 or greater Self Insured retention (SIR)
- Insured must have documented ERISA Benefit plan
- \$75,000 minimum premium

### Submission Requirements

Please visit our website at [www.aceriskmanagement.com](http://www.aceriskmanagement.com) for underwriting forms and applications.

- ACE EEI or comparable Application\*
- Copy of current ERISA Benefit Plan
- Claim administration information
- TPA questionnaire\*
- 5 years of loss experience and payroll exposures
- Details of large losses
- Employee concentration information by location\*
- Other information as needed during the underwriting process

*\*Forms for this underwriting information are available and downloadable from our website.*

An electronic submission can be sent via email to our centralized underwriting team at: [XSWC@ace-ina.com](mailto:XSWC@ace-ina.com)

### Contact

Deborah Alleyne, VP

Phone: 215 640-1806

Fax: 215 640-5552

Email: [deborah.alleyne@ace-ina.com](mailto:deborah.alleyne@ace-ina.com)

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](http://www.ace-ina.com)

Copyright © 2006 .

For more information, please visit our website:

[www.ace-ina.com](http://www.ace-ina.com)

