

Workers' Compensation



BROKERAGE

BINDING

PROGRAMS

Expert Workers' Compensation Solutions Tailored to Unique Risks

Our workers' compensation team has the expertise to handle most state jurisdictions and your most difficult risks as we offer access to diverse carriers. Our capabilities include writing primary or excess coverage for self-insureds as well as structuring large deductible plans throughout the United States. Our expertise as a wholesaler goes well beyond sourcing to delivering a viable and competitive program that best suits the situation.

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Target Classes

- More than 500 classes, including: Auto Recyclers/Dealers, Roofing, Heavy Manufacturing, Contractors/Landscapers, Property Management, Healthcare/Nursing Homes, USL&H, Tough to Place Risk, Exposure and/or Loss
 - Excess: Public Entities, Schools, Hospitals, Nursing Homes, Manufacturing, Construction and more

Lines of Business

- Guaranteed Cost – More than 500 eligible class codes, most states
- Excess WC for Self-Insureds – one of the larger producers for several carriers
- Large Deductible – Can include WC, GL and Auto
- Alternative Markets – Expertise in captive and rent-a-captive program
- Excess:
 - *Buffer Policy: Breckenridge has access to a buffer layer policy that reduces the insured's SIR and exposure to a specified level. Highlights of this program:
 - Reimburses statutory workers' compensation and employers liability claims excess of the SIR and within the buffer limit of liability
- Admitted states – AL, AR, AZ, CA, CO, GA, IL, IN, KY, LA, MA, MI, MN, MO, NC, NE, NJ, NM, NV, OH, OK, PA, SC, SD, TN, TX, UT, WV and WY (NY is in process)
- Attachments as low as \$100,000
- Follow form Excess WC coverage, not AD&D
- We can assist in determining whether self-insurance might be an option for your client and help with the approval process. If self-insurance is not the right approach, we do have access to many A-rated Guaranteed Cost markets. Our expertise as a wholesaler goes well beyond sourcing to delivering a viable and competitive coverage that best suits the situation.