

Buffer Layer

Occupational
Accident Insurance



Underwritten by:



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Is Self-Insurance in your customers' Workers' Compensation Risk Management Strategy?

Buffer Layer Occupational Accident insurance* was designed with Workers' Compensation Self-Insurers in mind. Excess Workers' Compensation carriers have been tightening pricing as SIRs have been increasing. At the same time, Workers' Compensation Boards have been strengthening the financial requirements of Qualified Self-Insurers.

*Buffer Layer Occupational Accident Insurance is a reimbursement policy. It is not Workers' Compensation Insurance, and it is not an Accident & Health Insurance policy. Benefits are not payable to injured workers on behalf of the Named Insured(s).



Buffer Layer-Occupational Accident reimbursement can help bridge the gap between a Guaranteed Cost program and Large Deductible or Self-Insured/Excess Workers' Compensation programs.

- Allows the client to consider a higher SIR to reduce Excess Workers' Compensation costs
- Protects the SIR for most types of loss
- Can help meet Workers' Compensation Board risk-funding requirements for Self-Insurers
- Limits losses in Loss-Sensitive Operations
- Retention Layer Options
- Compliments other Alternative Risk strategies



Core Coverage Components

- Accidental Death
- Accidental Medical Expense
- Temporary Total Disability
- Permanent Total Disability
- Major Permanent Partial Disability
- Minor Permanent Partial Disability

Optional Benefits: Per Person Limit

- Aviation
- Occupational Disease
- Occupational Cumulative Trauma
- Employers Liability



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