

MIDLANDS

Excess Employers' Liability

for Single Entities, Groups & Public Entities

Carrier

Essex Insurance Company
(A.M. Best "A" XII Rated)

Excess Capacity

- \$1,000,000

Minimum Retention

- \$100,000
- Lower retentions may be considered

Self Insured Groups

Prefer stable & established (4 or more years), homogenous groups with common effective date. Claims and/or Underwriting Audit may be required.

Single umbrella policies may be available for individual pool members

Claims Management

Midlands Claim Administrators, Inc. is the designated claims management company for this product.

**Accepting Submissions from
Agents & Brokers Nationwide**

Preferred Business Classes

Healthcare	Schools	Religious Institutions
Agricultural	Hospitality	Specialty Artisans
Manufacturing	Trucking	Retail/Wholesale
Transportation	Public Entity	Utilities
Auto Dealers	Contractors	Financial Institutions

Non-Preferred Business Classes

Commercial Aircraft	Underground Mining
Explosives/Munitions	Asbestos
Nuclear Related	Caissons/Coffer Dams

Items to Note

- **Policy Form** - Broad form
- **Terrorism** - available upon request
- **Claims Expense** - available outside of retention and limit

Submission Requirements

- Completed Excess W/C Application
- Aviation Supplemental Application
- Employee Concentration by Location
- Financial Statement & Actuarial Statement if available
- Five years of currently valued loss runs
- Five years of payroll history
- Five years of premium history

For more information please contact:

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PMA
COMPANIES