



AmeriTrust Group's subsidiary, US Specialty Underwriters (USSU), offers excess Workers' Compensation coverage options, both specific & aggregate, for individual self-insured employers & self-insured groups.

A.M. Best A - X Rated Carriers

Target Classes

- Schools (Public, private & charter)
- Universities, community colleges
- Health care (Hospitals, nursing homes & assisted living)
- Light Manufacturing

Additionally, we are a strong market for:

- Port authority
- Water authority
- Transit authority
- Cities, counties (Cash flow SIR only)
- Religious organizations
- Social service agencies
- Automobile dealers
- Hospitality (Restaurants, hotels & country clubs)
- Retail/Wholesale
- Manufacturing
 - Automobile parts
 - Aluminum extrusion
 - Industrial products
 - Trailers
 - Food products
 - Dairy products
 - Sporting goods
 - Electrodes
 - Pet food
 - Hair & skin care products
 - Automated liquid handling systems
 - Farm implements
 - Lift trucks
 - Plumbing products
 - Irrigation systems

Excess WC Coverage Add-On Options

- **Cash flow protection:**
 - Limits the insured's annual paid loss exposure to an amount well below a typical self-insured retention.
 - Can be used in place of, or as a standard, retention enhancement.
- **Communicable disease:** A standard Excess WC Policy applies a separate retention per employee due to exposure from the same communicable disease. Our communicable disease endorsement applies one retention to the whole claim, regardless of the number of employees involved.
- **Multi-year rate:** Two-year rate guarantee without a two-year policy commitment.

Availability

46 States | Not Available: CT, HI, MN, WY

Available Coverages

- Excess workers' compensation (WC): individual self-insured employers
- Specific & aggregate
- First dollar workers' compensation coverage for employers with incidental operations outside the state(s) in which they are a qualified self-insured



US SPECIALTY UNDERWRITERS
MEMBER OF AMERITRUST GROUP

Contact Us Today

**Innovators in
Excess Workers'
Compensation**

For additional information or to request a quote, contact:

(440) 605-6100
ussu@specialtyuw.com
www.usspecialtyuw.com