



The Gray Insurance Company
AM Best A-VIII (Admitted)

GRAY SPECIALTY

EXCESS WORKERS' COMPENSATION BUFFER LAYER PROGRAM

- Designed to reduce the insured's retention to levels not offered by statutory markets
- Fully Admitted Coverage
- Approved Excess Workers' Compensation Coverage Form
- Simple submission requirements
- Flexible coverage structure



ABOUT US

Gray Specialty, the special programs division of The Gray Insurance Company, provides buffer layers of excess workers compensation coverage to qualified self-insurers, self-insured groups, joint powers authorities and associations. Self-insured retentions as low as \$100,000 are available. Coverage is also available on a Facultative Reinsurance basis for Alternative Risk clients.

BENEFITS

- Admitted Coverage
- Approved Excess Workers' Compensation Coverage Form
- Attachments as low as \$100,000 per occurrence
- Same submission requirements as excess carriers
- Split Retentions and Corridor structures available

PREFERRED INDUSTRIES

- Educational Institutions
- Healthcare
- Transportation
- Manufacturing
- Service
- Municipal

PROGRAM HIGHLIGHTS



BESPOKE COVERAGE

No two clients are the same. Our coverage is tailored to each specific risk in order to accommodate the insured's unique needs while providing the best available coverage.



SIMPLE SUBMISSIONS

We don't require any special applications or additional supplementals. Most quotes can be offered with the same information that is provided to your excess carrier.



VETERAN KNOWLEDGE

With over half a century of hands-on, in the trenches underwriting experience, we have the knowledge needed to underwrite the largest, most complex risks.



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