

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

GRAY SPECIALTY FACULTATIVE REINSURANCE BUFFER LAYER PROGRAM

- Designed to reduce the cedent's retention to levels not offered by other reinsurers
- Authorized in all 50 states
- No Carveout provisions
- Simple submission requirements
- Flexible coverage structure, including split retention and corridor endorsements

ABOUT US

Gray Specialty, the special programs division of The Gray Insurance Company, provides buffer layers of facultative reinsurance. Retentions as low as \$100,000 are available. Preferred program structures include segregated cell and single parent captives, self-insured groups, Joint Powers Authorities and pools, among others.

BENEFITS

- Admitted Coverage
- No Carveout provisions
- Attachments as low as \$100,000 per occurrence
- Same submissions as other reinsurers
- Split Retentions and Corridor structures available

PREFERRED INDUSTRIES

- Educational
- Healthcare
- Transportation
- Manufacturing
- Service
- Municipalities

TARGET OPPORTUNITIES

- Segregated Cells within Captives
- Single-Parent Captives
- Group Captives
- Self-Insured Groups
- Individual Self-Insurers



PROGRAM HIGHLIGHTS



BESPOKE COVERAGE

No two reinsured clients are the same. Our coverage is tailored to each specific risk in order to accommodate the company'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 other reinsurance carriers.



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.





