

Jackson Lloyd Texas Non-subscriber program



Workplace risk doesn't pause — especially for companies with employees in higher-hazard roles or on the road. In Texas, where employers can choose whether to carry workers' comp, opting out without the right protection can leave a business exposed when a severe injury occurs.

Now offered through **Amwins Specialty Casualty Solutions**, our **Jackson Lloyd Texas Non-subscriber program** gives employers a clearer path forward, offering practical, purpose-built protection for work-related incidents – all written on **A+ paper** and backed by the leader in occupational loss protection.

Program highlights

- ✓ Self-insured retention (SIR) – per occurrence
- ✓ No pre-existing condition exclusion
- ✓ Pays on behalf of policy holder
- ✓ Duty to defend
- ✓ No commutation clause
- ✓ ERISA and Alternative Dispute Resolution (ADR) included at no charge

Target classes

- Healthcare
- Transportation
- Manufacturing
- Retail
- Wholesale distributors
- Grocery stores
- Equipment rental
- Farm + ranch supply
- Concrete products
- Auto dealers
- Restaurants
- Auto repair
- Food products mftg.
- Dry cleaners
- Machine shops
- Private schools

Coverages

Three coverage options provide flexibility for any need or budget*. We can write:

- Employee benefits
 - Occupational accidental death, disability, medical, cumulative trauma, sickness/disease
- Employers' liability

**Actual coverage will depend on policy type:*

- Advantage: Includes employee benefits, employers' liability and legal defense
- Impact: Includes employee benefits only
- Essentials: Geared for price-conscious clients looking for basic protection



Limits

- \$50,000,000 annual aggregate limit availability
- \$25,000,000 occurrence limit availability

Submission requirements

For premium indication, please provide:

- Applicant name
- Payroll breakout into class codes
- Limits
- Target premium



Ideal submissions also include:

- Completed application (and supplemental, for transportation accounts)
- Expiring dec pages
- Safety manual (or table of contents)
- List of locations with number of employees per location
- 3-5 years of first-dollar loss history
- 3-5 years premium and payroll history

THIS IS NOT A DESCRIPTION OF WORKERS' COMPENSATION INSURANCE. THE EMPLOYER DOES NOT BECOME A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM BY PURCHASING THE POLICY DESCRIBED IN THIS BROCHURE, AND IF THE EMPLOYER IS A NON-SUBSCRIBER, THE EMPLOYER LOSES THOSE BENEFITS WHICH WOULD OTHERWISE ACCRUE UNDER THE WORKERS' COMPENSATION LAWS. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAW AS IT PERTAINS TO NONSUBSCRIBERS AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED.