

Industrial Aid Aircraft Reinsurance



Aircraft concentration protection

Aircraft pose a concentration exposure that many workers' compensation carriers do not want to retain or include in their main treaty reinsurance programs. Facultative and treaty Workers' Compensation Industrial Aid (WCIA) Aircraft reinsurance from RGA allows you to provide your clients the coverage they need while limiting their exposure to aircraft concentrations.



RGA offers program clients instant access to coverage with Wingman, a user-friendly web-based quoting solution that allows you to instantly generate a quote and bind or amend contracts on the spot.

RGA's Industrial Aid Aircraft reinsurance carves out the statutory Accident and Health benefits provided by Part One of the Workers' Compensation policy. These benefits include accidental death, dismemberment, disability and medical expense. The excess of loss coverage requires a minimal ceding company retention of \$50,000 per occurrence.

In addition to providing protection for the standard corporate aircraft, RGA also offers limits for exposures such as Emergency Medical Services (EMS), and sports team travel.

Reinsurance Limits

- Up to \$10 million per occurrence
- Up to \$2 million per person

Why reinsure with RGA?

- **Experience and expertise:** RGA has been reinsuring Industrial Aid Aircraft exposures for more than 25 years.
- **Service:** RGA offers same day response on requests for proposals for new and renewal accounts.

Key information

The significant underwriting information we consider when evaluating aircraft exposure includes:

- Aircraft make and model
- Maximum and average occupancy
- Primary utilization of aircraft
- Geographical flight limitations
- Pilot qualifications
- Annual flight hours

For more information, contact your RGA representative, or call 612-217-6000. To obtain an RFP, visit our website, www.rgare.com.

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