



Law Firms Frequently Overpay for Workers' Compensation Insurance. Does yours?

Workers' Compensation insurance is a regulated and mandatory form of insurance; every business with more than 5 employees must buy workers' compensation insurance. For attorneys, this insurance comes at a high price based solely on total annual compensation with little to no recognition of low loss experience. Historically, the industry class has operated with excellent loss ratios, however, due to their size, many law firms have been unable to obtain any program options beyond guaranteed cost.

To address this market disconnect, Vanbridge created JDxComp. Specifically designed for attorneys, the program provides competitive rates at policy inception and a current dividend of up to 26% of standard premium based upon the loss experience of all program participants, which gets paid out after 6 months after policy expiration (the program is placed with an A XV rated insurance carrier). The dividend is calculated on the experience of the group, not the individual firm, so unexpected losses are unlikely to significantly reduce dividend payments.

Vanbridge specializes in creating insurance solutions that address the unique needs of the industries we serve. We have been successfully delivering dividends for over 8 years to Alternative Asset managers through our similar SiXComp program. To date, that program has handled over **\$31M** of cumulative premium and returned dividends of over **\$6.8M** to its participants. We are excited to continue to grow these niche programs for the benefit of our clients and broker partners and look forward to the opportunity to share how JDxComp can benefit you.

JDXCOMP PROGRAM HIGHLIGHTS

ELIGIBILITY

Under the program, ALL companies would be eligible for up to a 26% dividend based on the aggregate annual loss history of all participants (based on a total standard premium figure of 2M).



CALCULATIONS

Dividend calculation based on losses valued 18 months from policy inception; One-time calculation, no LDF's or claw backs; Checks cut and sent out immediately thereafter.



CLAIMS CAPPED

To protect the dividend against shock losses, claims are capped at \$250k per occurrence within the dividend calculation.



A RATED

Insurance carrier is A XV rated by A.M. Best and is able to provide competitive pricing for additional lines (Package, Auto, Umbrella and Foreign)



TRANSITION PROGRAM

New accounts can be transitioned to program renewal date, via short-term "stub" policies on a pro-rated basis in order to avoid short-rate cancellation penalties from other carriers.



SEPARATE POLICIES

Each company is quoted and bound on separate policies and continue to maintain their own separate experience mod factors.

IS YOUR FIRM READY TO BENEFIT FROM JDXCOMP?

To learn more about this product, please contact Mike Fitzsimmons at 646.572.9352 or mfitzsimmons@vanbridge.com