

Guy Carpenter's **Workers Compensation State Fund Segment** offers intimate knowledge of market-leading conditions and reinsurer appetite, as well as significant trading relationships with key reinsurers. Enjoy best-in-class broking support and account servicing—complemented by our dedicated experts who offer insights you can't find anywhere else.

Our Solutions



Optimize Your Capital – Our Workers Compensation State Fund segment professionals have a deep understanding of a state fund's evolution, and broad experience in helping clients navigate any changes in their company structure and mission. This often requires Rating Agency Advisory, Enterprise Risk Management services, and Structured Reinsurance Solutions designed to protect and enhance capital positions, which are delivered by experts in the field.



Manage Volatility – Clients can capitalize on our advanced analytics, including our proprietary Workers Compensation model (GC HAWCSM), to integrate external factors such as frequency, severity, and medical inflation beyond company-specific predictors, strengthening the accuracy of loss ratios and reserve risk. GC HAWCSM enables clients to effectively benchmark internal loss development projections against the industry.



Grow Your Business – GC Mosaic® enables clients to assess market information and execute their workers compensation and multi-line growth strategies more efficiently. GC Mosaic® taps into 50+ data sources to deliver custom analyses on market distribution, macroeconomic factors, and other KPIs to unlock growth. This includes our proprietary Workers Compensation State Scoring Model, which considers holistic factors across risk, market opportunity, and legal and regulatory environment to determine which is most conducive for growth.



Gain Market Insights – The Workers Compensation State Fund segment has an unparalleled market share at AASCIF, which affords us a vast amount of data that we employ to benefit our clients during the renewal process. Whether this is peer benchmarking, market quoting and authorization behavior, or comparing the best available terms and conditions, the team derives actionable insights from this data.

Expertise



\$52M+

Workers Compensation State Fund Segment Ceded Premium



43
Layers of
Coverage Placed



14 Clients



\$2B+

Workers Compensation State Fund Segment Limits Placed



40+

Workers Compensation State Fund Segment Specialists

CONTACT DETAILS

If you have any questions, please contact one of the Workers Compensation State Fund segment professionals listed below.



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About Guy Carpenter

Guy Carpenter & Company, LLC is a leading global risk and reinsurance specialist with 3,400 professionals in over 60 offices around the world. Guy Carpenter delivers a powerful combination of broking expertise, trusted strategic advisory services and industry-leading analytics to help clients adapt to emerging opportunities and achieve profitable growth. Guy Carpenter is a business of Marsh McLennan (NYSE: MMC), the world's leading professional services firm in the areas of risk, strategy and people. The Company's 86,000 colleagues advise clients in 130 countries. With annual revenue of over \$20 billion, Marsh McLennan helps clients navigate an increasingly dynamic and complex environment through four market-leading businesses including Marsh, Mercer and Oliver Wyman. For more information, visit www.guycarp.com and follow us on LinkedIn and Twitter.

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