

Public Entity Buffer Workers Compensation Program



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Amwins Specialty Casualty Solutions (ASCS) is an MGA and specialty insurance program creator with over 60 years of combined experience and expertise in underwriting, loss control and claims handling. Through our differentiated, exclusive programs, we write approximately \$400 million in annual premium for a select group of specialty niche industries.

The Amwins Public Entity Buffer Workers' Compensation Program (APE Buffer) is a tailored workers' compensation solution offering the flexibility of attaching above a self-insured's retained layer and providing capacity up to the statutory market's attachment point. The **APE Buffer** product affords clients the flexibility to choose their own claims and risk management providers. It also empowers clients to administer a risk management program tailored specifically to their needs, while returning substantial savings back to the entity.

APE Buffer is written through State National Insurance Company, an "A" (Excellent) IX AM Best rated carrier with claims oversight by CCMSI.

Target classes of business

Our program focuses on pools, trusts, JPAs and larger individual entities across the following classifications:

- **Municipal Government**
 - Villages
 - Municipalities
 - Cities
 - Counties
 - Townships
- **Special Districts**
 - Water
 - Sewer
 - Transit
 - Housing Authorities
- **Education Institutions**
 - K-12 School Districts
 - Community Colleges
 - State Universities
 - Charter Schools



Coverage & structure

- Coverage: Buffer Layer Workers' Compensation
- Minimum SIR: \$0 (Aggregate structures considered as well)
- Capacity: Up to \$1,000,000
- Structure Options: Flexibility of direct excess insurance or reinsurance of memorandum of coverage

States

- Countrywide

Submission requirements

- Completed and signed **APE Buffer** Program Application
- Account overview and coverage specifications
- Most recent audited financials
- Minimum 10 years currently valued ground up losses including claim descriptions
- Minimum 10 years historical and projected exposures (ADA and payroll)

