

Retained Layer Protection for Public Entities

Through Amwins Underwriting Public Entity Programs*, we offer a **Retained Layer Protection (RLP)** program that is designed to provide an alternative-funding mechanism to your pool's self-insured retentions for liability and workers' compensation claim exposures. Through our strategic carrier relationship, RLP can provide **more guaranteed limit at a lower cost** than your current self-funded estimates, while mitigating potential future member assessments.

Why Choose Retained Layer Protection (RLP)

Quality reinsurer:

Non-admitted AM Best A+XV paper over pool's Memorandum of Coverage.

Stability and savings

1. Transfers risk held within the retained layer to the reinsurer at a premium lower than current self-funding while providing meaningfully more aggregate limit and achieving guaranteed stability at a higher confidence level.
2. Immediate bottom-line improvement, thereby generating a financial advantage/savings for your organization.
3. Programs can be structured on a multi-year basis designed to provide stability for your membership and the reinsurer.
4. Program proposal provided quickly using Pool's existing information.

Claims control and transparency:

1. Claims handling, responsibility and authority of your insurance program remains with your organization, whether in-house or through a TPA.
2. Loss fund to be created for claim payments with quarterly review and replenishment (when necessary).

** Underwritten by Amwins Specialty Casualty Solutions (ASCS), the leader in public entity insurance solutions.*

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Here's an example of the program economics

Sample RLP Quote

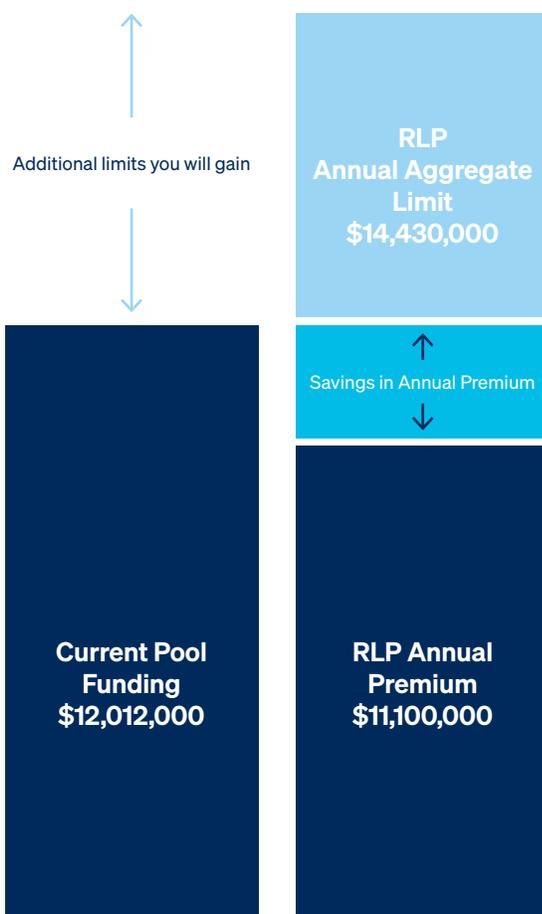
RLP Premium: \$11,100,000
 RLP Limit: \$14,430,000

Pool Current Funding

Pool's SIR (General Liability): \$500,000
 Pool's total self-funded limit \$: \$12,012,000
 Pool's funding Level: 70th Percentile

Pool Benefits Gained

Pool's savings to self-funded limit: \$912,000
 Pool's additional limit gained: \$2,418,000
 Pool's new funding level: 85th Percentile



Terms for subsequent years can be adjusted allowing for premiums and limits to be altered in recognition of changes to exposures and losses. The limit adjustment for future terms will be dependent on your updated actuarial study. The exposure change will be based on each term's actual adjusted exposures. Should the exposures change significantly, the rates will be reviewed.

