



Stumbling over your school workers' compensation program?

It's hard to go all in when you don't know how much your insurance will set you back.

At a time when school budgets are stretched thin, it's important to put every dollar toward its best use. Our guaranteed-cost, first-dollar workers' compensation program removes the unpredictability of claims and frees up cash flow that would otherwise be allocated to self-insured retention funding.

Benefits extend beyond the black-and-white guaranteed cost savings; they include cost avoidance through robust risk-management services as well. Imagine what your school district could do with the money they no longer had to spend on related workers' compensation expenses.

| | SIR | AmWINS School Insurance Program |
|----------------------------------|------|---------------------------------|
| Lowest premium | ✓ | |
| Predictable expenses | | ✓ |
| Claims administration | \$\$ | INCLUDED |
| Nurse triage | \$\$ | INCLUDED |
| Loss control | \$\$ | INCLUDED |
| Claims management reports | \$\$ | INCLUDED |
| Benchmarking/actuarial expertise | \$\$ | INCLUDED |

Don't gauge your total insurance costs by premium alone. Instead, consider the all-in price tag plus the added intangibles of customer service and streamlined support.

Take the guesswork out of workers' compensation. Ask your insurance agent to request a quote from AmWINS Specialty Casualty Solutions.

amwins.com/schoolinsurance

AmWINS

SPECIALTY CASUALTY SOLUTIONS