

# Temporary Staffing Worker's Compensation PLUS



**Amwins Specialty Casualty Solutions (ASCS)** is an MGA and specialty insurance program creator. Through our differentiated and exclusive programs, we write approximately \$1 billion in annual premium for a select group of specialty niche industries.

Our exclusive temporary staffing program is a comprehensive workers' compensation solution for sophisticated guaranteed cost buyers. Coverage is provided through State National, an AM Best "A" rated carrier, and claims are managed by CCMSI.

## Program highlights

- Client-level profitability analysis through Power BI
- \$25k intermediate deductible: Available in FL



### **ASCS** portal

- 24/7 access to all policy, client, payroll, premium and claims data
- All-in-one underwriting solution, including policy management + reporting

## Target clients

- Annual estimated premium between \$500,000 and \$10M
  - Will go below minimum for certain industries (i.e. healthcare, IT)
- At least two years in business
- No California only (50% or less of payroll preferred)

#### **Preferred Classes**

- Office exposures: IT, auditors, insurance, banks, accountants, clerical, schools, college, etc.
- Retail stores: clothes, hardware, retail drug stores, department, quick printing, coffee, etc.
- Light construction: electrical wiring within buildings, alarm installation, cable installation (residential), ianitorial, residential and commercial painters, etc.
- Hospitality: family style restaurants, sandwich shops, chain restaurants, white table restaurants, hotels, inns, country clubs. etc.
- Light manufacturing: hardware, lighting, cable, clothing, furniture, furniture assembly, etc.
- Warehousing: wholesale storage, food sundries, sorting & packaging

#### **Excluded Classes**

- Any risk with work at heights > 25 feet
- Cannabis/marijuana-related products
- Chemical or chemical-related risks
- Cleaning contractors who are involved in asbestos abatement or COVID-19
- Demolition activities
- Electroplating risks
- Foreign voluntary comp
- Hazard Group G
- Healthcare risks that staff in COVID-19 exposures
- Heavy construction classes (not mentioned in preferred)
- Logging or sawmill operations
- Risks that work in confined spaces
- Trucking or transportation
- USL&H



## Excluded risks not associated with exposures:

- Startup staffing companies (defined as less than 2 years)
- California staffing companies in violation of Rule 4
- Day labor
- Employer of record

## Included risk-management services

- Early intervention telephonic case management:
  Immediate access to a nurse at the time of injury
  allowing the injured employee to receive professional medical advice prior to filing a claim.
- Risk management information system (RMIS): Access to a state-of-the-art technology platform offering specialized loss, premium and policy summary reports.
- End-to-end claim management reports: Specialized claim summary reporting throughout the claim process.
- Predictive modeling: Assesses previous claims and delivers a rating based on expected ultimate claim severity. This allows the TPA to focus efforts on the claims that are most at-risk for adverse development.
- Loss control services: Loss control for each client providing site and employee safety recommendations.
- Benchmarking analysis: Comparison of results to peer members within the program.

## Submission requirements

- Signed Acord application
- Historical losses and exposures (included loss detail)
  - Require minimum three years
  - Preferred five years
  - Valued within 90 days of inception
- Staffing supplemental application
  - If healthcare-related, then need separate healthcare application
- Require job duties by class code by host client
- Reported payroll needs to include employee name, host client & host client code per location
  - Additional states/class codes/locations submitted through portal



ASCS Temporary Staffing Workers' Compensation is available nationwide.

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