

FREQUENTLY ASKED QUESTIONS (FAQs)

Broadcasters BusinessPro

INSURANCE PROGRAM

Who is AmWINS Program Underwriters (APU)?

AmWINS Program Underwriters is one of the top ten Managing General Underwriters in the country. We have over 15 diverse program offerings and over \$100M in written premium. We only do business with retailers, never directly with insureds, so we don't compete against you! With offices in Camp Hill, PA and Charlotte, NC. APU is a wholly owned subsidiary of the AmWINS Group, Inc., the nation's 2nd largest wholesale distributor.

What does APU do?

We underwrite and issue policies on behalf of our partner carriers. Lines of coverage include Property, Inland Marine, Machinery & Equipment, Crime, General Liability, Automobile, Excess/Umbrella and Workers' Compensation.

Can APU write Broadcasters coverage in all states?

Yes, we write policies in all 50 states (except Auto in HI and MA). Some restrictions may apply.

What is your minimum premium?

The minimum premium for Broadcasters BusinessPro is \$2,000. We have capacity to write large and small risks (high limits available).

- Minimum Premium for NAB members is \$1,250

How can I write business with APU?

It's easy! We are an open market to any licensed agent or broker. We don't have volume commitments to worry about so doing business with APU is convenient and simple. In order to bind business, we just need you to complete the broker agreement packet on our website at nab.amwins.com and send it into our Camp Hill office.

Do you offer any payment terms?

This varies by program, but our Broadcasters BusinessPro (BBP) program offers Agency Bill or Direct Bill 9-pay plans, depending on premium size, for Package, Auto and Umbrella policies.

Do I get paid commissions?

APU offers competitive commissions on all programs, varying by line of business and program.

How do you compare to other standard markets?

Our broadcasting program is one of the largest centralized programs in the U.S. We compete against standard markets very favorably with both forms and rate. Our offerings are primarily admitted with some non-admitted states/coverages.

What kind of forms do you have?

This varies by program but each program has specialized coverages designed just for that niche. The BBP program has a customized property form with over 25 property enhancements

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built into one form; Equipment Breakdown is automatically included. Inland Marine is written on the Property Form which simplifies claims handling. Functional Replacement Cost is available for key personal property items. General Liability is ISO based with specialized coverage for non-broadcast related personnel personal injury not found with standard carriers.

Why BBP Program?

We have been insuring broadcasters consistently since 1990 and have the most experienced staff dedicated to this niche in the industry! We understand the exposures and don't panic when your insured has an LMA or a remote shoot. We are endorsed by the NATIONAL ASSOCIATION OF BROADCASTERS as their carrier of choice!



Who handles claims?

Our carrier partners have direct claims reporting for prompt, fast and accurate claims handling. Claims reporting information varies by program and can be found on our website nab.amwins.com

How do I make a submission to APU?

Simply fax or email us the following:

- ACORDs
- Supplemental application (found online) and
- Minimum 3 years loss runs

Email: laurie.mckenzie@amwins.com

Fax: 704-943-9006

Phone: 704-749-2736