

# Program Structure

As our members and premiums grow, risk is spread, stability increases, and share of overhead shrinks, creating a resilient organization that provides increasing flexibility, leverage and offerings to its members.

## Amerisure Lead Umbrella \$5M-\$10M

Subject to individual insured underwriting,  
appetite and geographic operations

## Excess Layer \$400,001 – Primary Policy Limit

\$2M/\$4M for General Liability  
\$1M Combined Single Limit for Auto

## Risk Sharing Layer \$150,001-\$400,000

Large claims are covered and may be shared between members

## Frequency Layer \$0-\$150,000

Members pay up to a designated claim amount