

# Excess and Buffer Layer Coverage Summary

*Simulated training document only — not an official or live claim file.*

## Excess Carrier Information

<b>Excess Carrier</b>	Safety National Casualty Corporation.
<b>Self-Insured Retention</b>	\$500,000 per occurrence (program-level retention).
<b>Reporting Level</b>	\$250,000 total incurred (reporting threshold).
<b>Reportable Status</b>	Not reportable. Current total incurred is in the mid-\$40,000 range with projected ultimate well below the \$250,000 reporting level. No excess reports have been submitted and none are anticipated.
<b>Date Last Reported</b>	Not applicable (no excess reporting made).

## Buffer Layer Coverage

<b>Buffer Layer Program</b>	None – member does not carry buffer layer coverage.
<b>Buffer Retention</b>	Not applicable.
<b>Reporting Requirements</b>	None specific to buffer coverage; only standard self-insured group reporting rules apply.

## Coverage Notes

- Given the moderate orthopedic nature of the claim and low projected PD, no scenario is anticipated where this claim approaches excess attachment.
- Excess and buffer statuses should be reconfirmed only if unexpected catastrophic developments occur (e.g., new surgeries, major complications).