

INNOVATIVE. INSURANCE. SOLUTIONS.

Risk Services can assist you in successfully navigating the complexities of the commercial insurance environment. Our highly creative and entrepreneurial approach is backed by strong technical experience in the alternative and traditional insurance markets. We empower our clients with innovative and workable solutions they need to reap the full benefits of today's alternatives in risk financing and insurance.

Captive Services Awards Winner

“Most Innovative Use of an Alternative Risk Transfer Structure”

Capability Highlights

Formation and Licensing – We facilitate in the formation and licensing of new alternate market entities. We can assist in the structuring of insurance and reinsurance, review of policy forms and coverages, drafting of business plans, corporate documents and coordination of service provider partners.

Financial Management and Insurance Accounting – We offer the full range of financial reporting and insurance accounting functions, including preparation of both STAT and GAAP financial statements and NAIC reports.

Captive Management – We provide complete captive management services, from conceptual analysis and feasibility investigation through day-to-day operations.

Underwriting – We can provide full underwriting and policyholder services or assist our clients in developing and implementing effective underwriting guidelines, policy terms and endorsements for achieving their goals.

Reinsurance and Fronting Negotiations – With strong expertise in both the domestic and foreign insurance and reinsurance markets and access to both brokered and direct market writers, we provide direction in the negotiation, development and management of reinsurance and fronting arrangements.

Marketing – Working with our clients' designated producers and our own wholesale network of independent agents and brokers, we are able to provide an extensive portfolio of products and programs.

Program Administration – We provide complete insurance management services for the administration of commercial property/casualty and workers' compensation programs. This includes managing program service providers, policy and endorsement issuance, billing and collection services, premium auditing, policy and claim record maintenance and review and customer service.

Regulatory Compliance and Legal Assistance – We have forged excellent working relationships with regulatory officials both onshore and offshore that lend valuable assistance in identifying and expediting compliance with regulatory requirements and applicable laws. We also offer full premium tax and other regulatory filing services.





Why Risk Services

- **Industry Specialists** – We bring personal, professional and experienced guidance to the design and administration of customized solutions that draw on the best opportunities afforded by both the alternative and traditional insurance markets.
- **Unbundled Services** – Our services are offered on an unbundled “fee-for-service” basis giving our clients the complete freedom to choose the services they need and allows focus to shift from a one-size-fits-all approach, to a truly customized experience, incorporating the best available insurance products and services.
- **Recognized Expertise** – Our teams of dedicated professionals have recognized expertise in the various functional areas of the insurance industry in underwriting, marketing, reinsurance, accounting, policyholder services, regulatory compliance and loss control.
- **Strategic Locations** – Our offices and affiliated companies are strategically located throughout the United States and offshore. We maintain close working relationships with the regulatory departments of all of the favored onshore and offshore jurisdictions, including but not limited to Arizona, Connecticut, District of Columbia, Hawaii, Montana, Nevada, North Carolina, South Carolina, Tennessee, Utah, Vermont, Bermuda and Turks & Caicos. Additionally, we are thoroughly versed with the supporting infrastructure require to ensure efficient insurance operations in any of these locations.
- **Track Record** – Our success in the creation of alternative insurance market programs is unparalleled in the industry. We have the innovated skills and market relationships to take ideas from the drawing board to working reality.
- **A Rated Paper & Companion Products** – Innovative solutions with strategic traditional insurance carrier partners to provide A Rated paper and companion products for our Risk Retention Group clients.
- **Financially Secure** – Independent, but backed by our affiliate, AmTrust Financial Services, Inc., rated “A-” (Excellent) XV by AM Best.

Client Profiles

Captive Insurance Programs

- Pure and Group Captives
 - Workers’ Compensation
 - General Liability
 - Auto Liability
 - Property
 - Other Lines
- Agency Captives
- Fully Funded RAC Programs
- Association Captives
- Reciprocal Captives
- High Deductible Captives
- 831b Captives

Liability Risk Retention Groups

- Managing more RRGs than any other Captive Management Firm, in industries such as:
 - Medical Professional Liability – Physician, Hospital Groups & Long Term Care
 - Transportation
 - Contractors
 - Auto Warranty
 - Individual Needs/Distressed Liability Programs

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