

## WE MAKE LOSS SENSITIVE PROGRAMS SIMPLE

For your larger clients who are interested in a risk sharing option that will match their opportunity for financial reward with their appetite for risk, Amerisure offers a variety of Special Risk (SR) solutions.

### OUR APPROACH

- ▶ We listen to your needs and collaborate with you to build the right program for your client
- ▶ Total transparency throughout the process of administering policies
- ▶ No master premium agreement required

### FLEXIBLE COLLATERAL REQUIREMENTS

- ▶ We have the best collateral terms in the industry
- ▶ We never stack collateral

### BROAD COVERAGE AND PROGRAM STRUCTURES

Mono-line and combined-lines programs available for Workers' Compensation, General Liability, and Automobile policies.

#### *Large Deductible (\$500,000 premium eligibility)*

- ▶ Paid Loss, Incurred Loss or Pre-funded
- ▶ Competitive aggregate attachments
- ▶ No letter of credit required for Pre-Funded

#### *Retrospective Rating Plans (\$300,000 premium eligibility)*

- ▶ Paid Loss, Incurred Loss or Hybrid (Paid on Incurred Retro)
- ▶ No letter of credit required for Incurred Loss or Hybrid

## OUR GOAL? REDUCE THE TOTAL COST OF INSURANCE.

With the support of Amerisure's service teams, loss sensitive policyholders are well positioned to reduce losses and save premium dollars.



### **Controlling Risk**

Our risk management experts work closely with you and your clients to proactively prevent loss through a consultative approach.

- ▶ **Foundational** — behavioral safety assessment, workplace safety culture, OSHA authorized training and more
- ▶ **Innovative** — wearables, telematics, virtual reality training and more



### **Superior Claims Service**

We offer your clients claim cost reduction programs supported by industry-leading claims adjusters.

- ▶ Advocate Claimsservice<sup>®</sup> standards
- ▶ Adjusters have lower workloads than the industry average, with target pending levels of 90 claims



### **National Service Platform**

National service coordinators serve as a lead point of contact for accounts with expansive geographic footprints.

- ▶ Develop policyholder service models based on their unique needs
- ▶ Analyze account data to identify loss trends and explore options for reducing loss costs