



# Commercial Property Windstorm Underwriting Specialists

*Prepare for recovery before the catastrophe*





# Commercial Property Windstorm Underwriting Specialists

- AmRisc Overview
- Competitive Advantage
- Market Conditions/  
Forecast
- Producer Statistics





# AmRisc Overview

As the largest Wind-focused MGU in the United States, **AmRisc is YOUR market for hurricane exposed risks.**

We insure over **\$100 Billion TIV** with **6,000 middle-market policies in force**. Our **loss ratio** since inception is **28%**, which **outperforms** the industry average **by 45%**.

- **Capacity**
- **Premium**
- **People/Locations**



## Capacity

We manage over **\$1 Billion PML capacity**  
for the top-rated Catastrophe markets



**AM Best - A**

**LLOYD'S**

**AM Best - A**



**AM Best – A+**



**AM Best – A+**



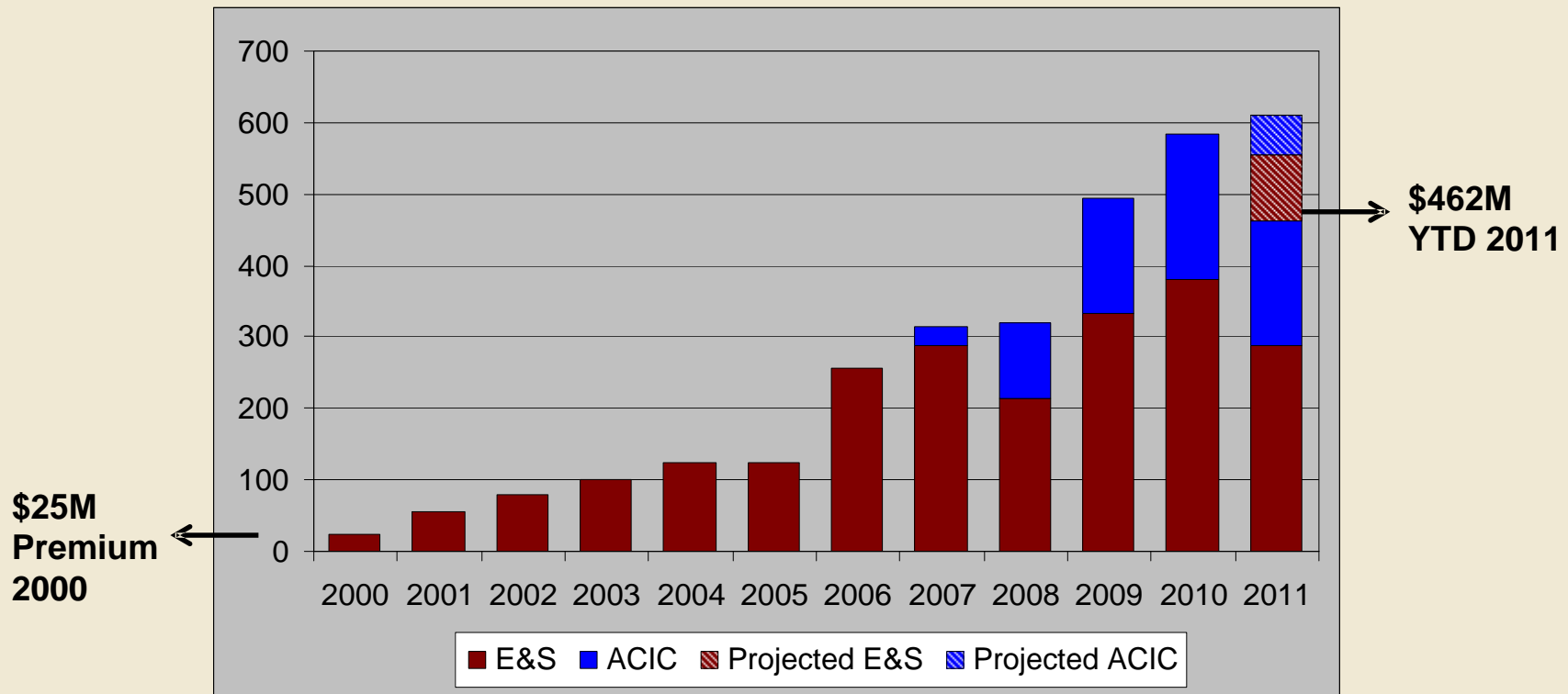
**Demotech – A' Unsurpassed**



# AmRisc Overview

## Premium: 10 Years of Growth

- \$584 million Premium in 2010
- \$600 million Premium projected for 2011



# AmRisc Overview

## People/Locations

- **109 professionals** exclusively focused on Catastrophe- exposed business
- **43 Underwriters** with an average of **19 years of industry experience**
- **Underwriting teams** designed around **product specialization**



AmRisc retains its top position in the wind market through a combination of strengths.

- **Basket of Securities**
- **Products**
- **Elite Producers**





# Competitive Advantage

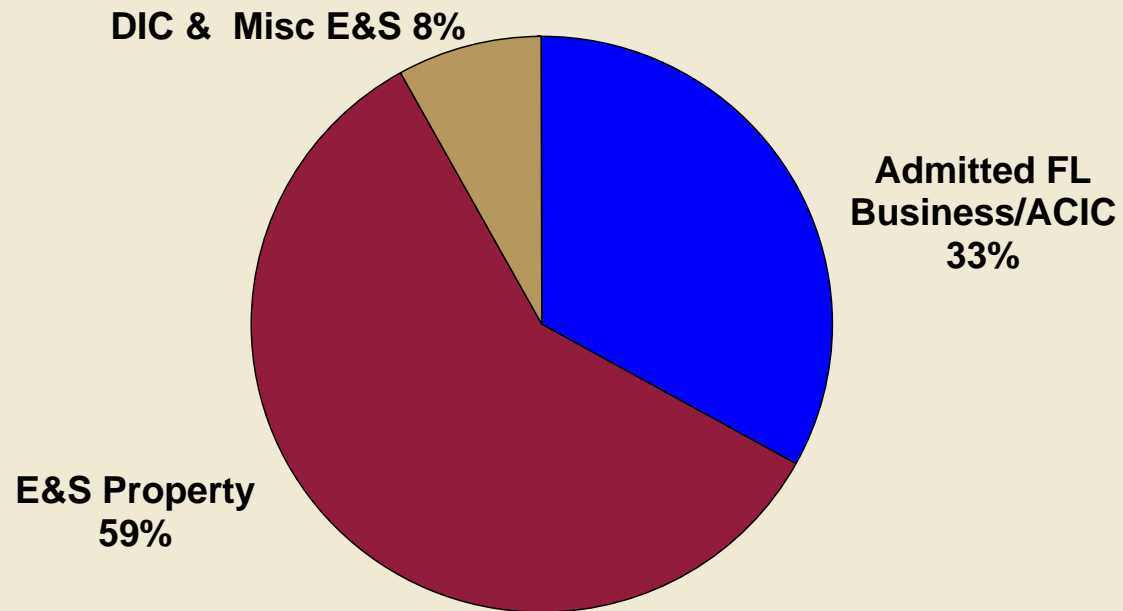
## Basket of Securities

### Benefits to the Insured:

- Offer **over \$100M Primary CAT capacity per risk**
- Provide **single-transaction solution** to meet the coverage needs of Insureds with up to \$2.5B TIV
- **Tailor** policy forms to your Insured's specific coverage needs
- **Rely** upon AmRisc for **single TPA claims resolution**
- **Depend** on AmRisc for difficult E&S coverages



## Products





# Competitive Advantage

## Products

Occupancy	Coverage Available
<b>Coastal Commercial Property</b>	Full-value, quota share, or primary
<b>Coastal Public Entity</b>	Full-value, quota share, or primary
<b>TECH – Industrial and Manufacturing</b>	Full-value, quota share, or primary
<b>Coastal Builder’s Risk</b>	24-month term; up to \$50 million per risk
<b>Admitted Product for Florida Condo Associations</b>	Full limits on ISO form-based policy
<b>Force Placed Foreclosed Program</b> *Banks and Financial Institutions	\$10 million per location \$1 million occurrence/\$2 million CGL (REO only)
<b>Flood</b> *DIC-Flood Excess of NFIP and Primary Flood CBRA Zones	\$10 million per location; higher limits available for condos excess of NFIP RCBAP
<b>General Liability</b> *In conjunction with E&S Property Quotes	General Agg \$2M; Products & Completed Operations Agg \$2M; Personal & Advertising Injury \$1M; Each Occurrence \$1M



# Competitive Advantage

## Elite Producers

The AmRisc Elite Producer Program (EPP) is designed to give lasting value to a select list of appointed elite producers.

### 2011 Elite Program Benefits



Elite Status	Point Level	Max Sub	Territory	Comm
Diamond	500,000	100 days	All	+1%
Platinum	100,000	95 days	All	Std
Gold	50,000	90 days	All	Std
Silver	Entry Level	90 days	No Tri-Cnty Cat	-1%



# Market Conditions & Forecast

AmRisc understands market trends and acts promptly as a forerunner in the marketplace.

- **2010 & 2011**
- **Our Response**
- **2012 Horizon**



## 2010

- Softening market due to excess capacity
- Minimal U.S. hurricane activity

## 2011

Overall CAT market is hardening

- RMS 11 increases have constrained capacity and increased capital needs
- Worldwide insured CAT losses estimated \$33B-\$55B
- U.S. weather-related events have already exceeded \$15.5B
- Reinsurers are posting >100% combined ratios with no hurricane activity





# Market Conditions & Forecast

## Our Response

- Blended multi-model approach
- Continual optimization of portfolio
- Prompt communication of account changes with our producers
- Early implementation of tightened terms has allowed us to maximize our carriers' capacity





## 2012 Horizon

- *Meager investment returns*
- *Decreased capacity/market capital*
- *Continued tightening of coverage terms*
- *Rate increases*

AmRisc strives to strengthen and enhance our producer relationships.

- **Please see your Relationship Manager for your specific statistics.**





# Questions/Contact Us

Any Questions?  
Please visit [www.amrisc.com](http://www.amrisc.com)

## Contact Us

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