



American Safety Insurance » Fronted Programs

We are...solutions for specialty risks. ASI has the ability to offer a variety of alternative risk transfer products to address the challenges faced by insurance carriers, captives and risk retention groups with less than an "A" rating from A.M. Best. ASI has an experienced staff of insurance professionals to assist you in the development of creative alternative risk transfer solutions to grow and expand your business in an increasingly competitive marketplace.

Program Features

Our approach is flexible in order to address the unique challenges of carriers, captives and risk retention groups in their marketplace. In addition, ASI offers a competitive fee structure.

Coverage can be written on non-admitted American Safety Indemnity Co. or admitted American Safety Casualty Insurance Co. paper (certain state exclusions apply, please contact us for more information), both of which are rated "A" (Excellent) IX by A.M. Best.

Reinsurance is available through American Safety Reinsurance, Ltd. (Bermuda) through approved reinsurance intermediaries.

Ideal Client Profile

Our Fronted Programs product is designed for:

- Insurance carriers
- Captives
- Risk retention groups
- Programs that underwrite a homogeneous book of business in an underserved market.

Clients who wish to partner with a risk-bearing "A" rated carrier or desire surplus relief to maintain or improve their current A.M. Best rating are the best candidates for the ART Solutions product. We seek those with the ability to profitably grow their business through increased capacity or geographic expansion and are currently writing a minimum of \$5 million in annual gross written premium with at least \$5 million in surplus.

Excluded Classes

- Personal Lines
- Ocean Marine
- Automobile Service Contracts
- Medical Professional Liability
- Workers' Compensation
- Fronting for Automobile Liability
- Risks domiciled in CT or NH

Reinsurance

Through approved intermediaries, clients can obtain traditional excess of loss or quota share structures or structured aggregate stop loss or adverse development cover.

Submission Requirements

- Overview of fronting opportunity. (Reinsurance needs should be submitted to ASRE at 441.296.8560*).
- Corporate financial statements for the prior three years
- Historical loss information
- Resumes of key employees

Contact

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* American Safety Insurance Services Inc. and its employees are not representatives or agents of ASRE and cannot provide account review, evaluations of eligibility or quote/indications. Please contact ASRE at (441) 296-8560 for questions and inquiries regarding reinsurance availability and pricing.

Solutions for Specialty Risks.

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