



We are...solutions for specialty risks. Through qualified program managers, ASI focuses on developing customized insurance programs for smaller niche markets targeting underserved or unique risks. For these groups, ASI is able to offer a broad array of program structures to cater to their unique exposures.

Program Examples

- Pest Control Operators
ASI offers a general liability, auto, property and workers compensation package, available nationally, for pest control operators. The program is marketed and underwritten through a managing general agency with experience in providing insurance for the pest control industry.
- Hospitality Program
We offer a package program for restaurants, bars and taverns. Available coverage includes general liability, liquor liability and property. This program is currently available in 10 states in the west and northwest, and primarily targets risks with over 75% liquor sales or risks with entertainment and/or dancing exposures.
- Other Successful Programs Include:
 - Auto Dealers Physical Damage
 - General Contractors Program
 - Real Estate Agent's Errors and Omissions
 - Trade Contractors
 - PTA, PTO and School Organizations
 - Senior Independent Living Facilities
 - Excess Liability for Municipalities
 - Builders' Risk
 - Contract Surety

Program Manager Requirements

Superior knowledge of the product line and marketplace by program partners is paramount to creating a successful program. Program managers must be willing and able to take a portion of the underwriting risk and be able to demonstrate consistent underwriting profits with reliable data to support underwriting results. They are expected to efficiently and effectively perform the underwriting, marketing, servicing and support functions of the program.

Submission Requirements

Submission requirements vary according to desired program specifications. Please contact our programs staff or fill out the Program Submission form found on our website, www.amsafety.com.

Ideal Program Features

- Homogenous classes of business
- Ability to generate a minimum of \$5 million in annual direct written premium within two years
- In need of general liability, professional liability or property (non-CAT) coverage(s)
- Prefer the use of non-admitted paper (admitted paper available for select risks and territories)
- Planned to be in-force with ASI for at least four years
- Ability to survive during both hard and soft market cycles

Excluded Classes Include:

- Workers Compensation
- Personal Lines
- Auto Liability
- Ocean Marine
- Healthcare
- USL and H
- Medical Malpractice
- CAT-driven property

Contact

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