



AF Specialty provides fronting capacity and captive solutions to insurance carriers, managing general agents, reinsurance intermediaries and captive managers seeking a fronting facility to place well-managed, turnkey commercial property and casualty programs.

This exceptional product provides partners with multiple entities of fronting paper that are rated "A" (Excellent) by A.M. Best, which allows us to write a broad spectrum of coverages on a national platform.

How We're Different

AF Specialty has the ability to retain underwriting risk (approximately 40% or less, supported by AF Group's \$1(+ billion of GAAP equity and surplus) based on a specific program's profitability and supporting data.

Our fronting services are supported by superior in-house underwriting and claims management, actuarial support and flexible reinsurance structures that are enhanced with holistic captive solutions, promoting an effective and expedient evaluation process from start to finish. AF

Specialty is truly a specialized product to meet your needs.

Partnership Criteria

- Existing turnkey program with policy issuance system and bridge capabilities
- Generates a minimum of \$10 million of annualized premium (Note: Opportunities below \$10 million considered when supported by established expertise, management systems and sufficient financial ability to securitize the program)
- Business plan supported by pro forma financials
- 3-5 year loss history (100% reinsured programs may get consideration)
- Actuarial analysis
- Well-articulated niche, state and industry guidelines that target commercial property & casualty products
- Product distribution system
- Strong counter-party credit worthiness

AFGroup.com/Specialty

 AF Specialty

AF Group (Lansing, Mich.) and its subsidiaries are a premier provider of innovative insurance solutions. Insurance policies may be issued by any of the following companies within AF Group: Accident Fund Insurance Company of America, Accident Fund National Insurance Company, Accident Fund General Insurance Company, United Wisconsin Insurance Company, Third Coast Insurance Company or CompWest Insurance Company. United Heartland is the marketing name for United Wisconsin Insurance Company, a member of AF Group.

 AF Group



The Collective Strength of AF Group

With a history spanning over 100 years, AF Group has grown into one of the most respected and largest insurance providers in the U.S., serving employers through seven primary insurance brands:

- Accident Fund Insurance Company of America
- United Heartland
- CompWest Insurance
- Third Coast Underwriters
- AF Specialty
- Fundamental Underwriters
- Assigned Risk Solutions

With an “A” (Excellent) rating from A.M. Best and a century of experience, AF Group partners with more than 2,500 agent locations and is supported by 1,200 associates who are committed to innovation, collaboration and caring through brands licensed in 50 states and the District of Columbia.

Collectively, the organization generates \$2(+)billion in premium annually. Our team of leading insurance professionals includes actuarial science, property and casualty underwriting, regulatory and financial management, program management, claim administration and captive management.

The collective strength of AF Specialty and AF Group allows our ability to consider a broad spectrum of business segments and property/casualty coverage.

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