



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.

Partnership Criteria

- Existing turnkey program with policy issuance system and bridge capabilities
- Generates a minimum of \$20 million of annualized premium (Note: Opportunities below \$20 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)
- Property & casualty products
- Product distribution system
- Strong counter-party credit worthiness

AFGroup.com/Specialty

 AF Specialty



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 eight primary insurance brands:

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

With an “A” (Excellent) rating (financial size XIV) from A.M. Best and a century of experience, AF Group partners with more than 2,500 agent locations and is supported by 2,300 associates who are committed to innovation, collaboration and caring through brands licensed in 50 states and the District of Columbia.

Collectively, the organization generated \$3.3 billion in premium in 2024. 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.

Contact

Please email info@afspecialty.com if you have questions or would like more information.