



Wholesale Brokers & Underwriters

- Capabilities Overview -

About Us

American Special Risk, LLC (ASR) is an independent, driven specialty wholesale insurance broker and underwriting manager. Established in 2000, we work with retail agents, MGAs and insurance companies. No bureaucracy. No conflicts of interest. We provide innovative solutions backed by the highest levels of service, integrity and expertise. ASR is your partner in a demanding marketplace, helping you achieve measurable results for your clients and your business.

Our boutique style allows ASR to provide the levels of service, accountability and focus that you deserve without sacrificing the expertise and leverage of a larger broker. This targeted business model provides unparalleled efficiencies and dedicated resources to create successful outcomes and long-term partnerships with our clients and specialist underwriters in the U.S. and London alike.

Our team brings deep, functional expertise, but we are known for our innovation and performance. We are passionate about what we do and we love helping our clients achieve unimagined levels of success. We help our clients navigate the specialty lines marketplace for their most complex challenges and build tailored solutions to help them achieve results where other firms simply do not deliver. Our aim is not to be the biggest broker - just the best within our chosen areas of expertise.

We hope that you will enjoy learning more about American Special Risk and welcome the opportunity to bring our expertise to bear for your benefit.

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Broking Underwriting Program Development

Our focus is on providing coverage for targeted niche risks
in areas that require highly specialized knowledge due
to their unique risk characteristics

Solutions

- Casualty
- Commercial Property
- Crime & Fidelity

- Cyber, Privacy & Data Breach
- Inland Marine
- Kidnap, Ransom & Extortion

- Management Liability
- Professional Liability
- Terrorism

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- 1-4 Family Dwellings
 - Accountants
 - Affordable Housing
 - Allied Health & Medical
 - Amusements Industry
 - Apartments and Condominiums
 - Architects & Engineers
 - Armored Carriers / Couriers
 - Art Galleries
 - Artisan Contractors
 - ATM Owners
 - Bankruptcy Trustees
 - Casinos & Gaming
 - Colleges & Universities
 - Commercial Real Estate
 - Community Associations
 - Consultants
 - Contractors / Building Trades
 - Day Care Centers
 - Depositories / Vault Storage Facilities
 - Educational Institutions
 - Events Liability

- Exercise & Health Clubs
- Financial Institutions
- Food & Beverage
- Habitational
- Healthcare
- Hedge Funds / Private Equity
- Home Repair Specialists
- Homeowners Associations
- Hospitality
- Hotels / Motels
- Insurance Companies, RRGs, Captives, Agents / Brokers
- Investment Banks
- Jewelry Risks
- Law Firms
- Lettered Professionals in various industries
- Long Term Care Providers
- Manufacturing
- Medical Offices
- Minting & Refining Facilities
- Municipalities
- Museums and Cultural Institutions

- Non / Not-For-Profits
- Office / Retail / Professional Services
- Outdoor Recreation
- Precious Metals
- Property Developers
- Public Entities / Municipalities
- Real Estate Managers and Brokers
- Real Estate Schedules
- Religious Institutions
- Restaurants & Bars
- Retail
- School Districts
- Sports & Entertainment
- Technology & Social Media
- Vacant Property
- Warehousing
- Wholesale

Commercial Property

Whether your client is an owner of a large portfolio of wind-exposed real estate, a high-rise apartment under construction or a warehouse in the middle of the country, they need comprehensive insurance in order to protect against losses to real and personal property. We provide the expertise and market access needed to secure competitive terms for small accounts right up to layered placements for your largest clients.

ASR can provide significant capacity for all risk, named storm and wind/hail property coverage for properties with total insured values in the range of \$5 million to \$250 million. Our main focus is on Tier 1 coastal areas of the Atlantic and Gulf states of the USA and inland E&S properties.

Target Classes

- Affordable Housing
- Apartments and Condominiums
- Casinos
- Colleges and Universities
- Communications
- Educational Institutions
- Financial Institutions
- Healthcare
- Hospitality
- Hotels / Motels
- Manufacturing
- Municipalities
- Museums and Cultural Institutions
- Public Entities / Municipalities
- Real Estate Schedules
- Religious Institutions
- Restaurants
- Retail
- School Districts
- Vacant Property
- Warehousing
- Wholesale

Capabilities

- All Risk excluding flood and earthquake
- All Risk including flood and earthquake
- Excess Flood
- Layered Accounts
- Mono Line Wind and Earthquake
- Wind Deductible Buy Backs

Casualty

The Casualty insurance market can be extremely challenging, with underwriting appetites changing all the time and each insured presenting their own unique exposures. Add to that a myriad of evolving legal and regulatory environments, and you have one complex segment of the insurance market. ASR provides specialty casualty solutions for a broad array of industry classes. We have the ability to structure policies to meet the needs of complex organizations. Coverage is available on an occurrence and claims-made basis.

We provide customized solutions for many hard to place industries such as Commercial Real Estate, Sports and Entertainment and Hospitality risks such as bars, restaurants, hotels and motels.

Target Classes

- Amusements Industry
- Commercial Real Estate
- Contractors / Building Trades
- Day Care Centers
- Events Liability
- Exercise & Health Clubs
- Food & Beverage
- Habitational
- Hotels
- Not-For-Profits
- Outdoor Recreation
- Public Entities
- Restaurants & Bars
- Transportation
- Vacant Property

Capabilities

- General Liability up to \$5 million
- Excess/Umbrella - significant capacity available
- Generally target accounts with claims severity, not frequency
- Guaranteed Cost or Loss Sensitive Structures
- Occurrence or Claims Made coverage depending on risk

Management & Professional Liability

In today's litigious environment, companies along with their directors and officers are faced with increased exposure from lawsuits alleging wrong-doing, mismanagement and negligence. Whether your client is privately held or publicly traded, a variety of plaintiffs, including competitors, customers, suppliers, regulatory agencies, shareholders, creditors, lenders, and employees could put their business at risk should their actions cause a financial loss.

Our professionals design insurance policies to protect a diverse array of commercial enterprises. We work closely with leading insurance companies that are experts in these fields to make sure that your clients have not only the broadest coverage at the most competitive terms, but also the best financial security that is available.

Target Classes

- Accountants
- Bankruptcy Trustees
- Consultants
- Financial Institutions
- Hedge Funds
- Insurance Companies, RRGs, Captives, Agents / Brokers
- Investment Banks
- Lettered Professionals in various industries
- Private Equity
- Real Estate Managers and Brokers
- Public, Private & Not for Profit

Capabilities

- Bankers Professional Liability
- Directors & Officers Liability (including Side A/DIC and outside directorship)
- Employment Practices Liability
- Errors & Omissions
- Fiduciary Liability
- Kidnap, Ransom & Extortion
- Cyber, Privacy & Data Breach
- Professional Liability

Cyber, Privacy & Data Breach

Technology has brought vast improvements. It has also introduced significant risk in the form of viruses, data breaches, loss of income and reputation, intellectual property infringement and violation of privacy laws. These incidents continue to grow rapidly; however, losses arising from identity theft, hackers, security failures, invasion of privacy, e-business interruption and cyber extortion threats, are only covered by comprehensive Cyber, Privacy and Data Breach insurance policies.

If you think that only large, “hi-tech” companies need Cyber, Privacy & Data Breach insurance, it is important to know that retailers, health care institutions and financial institutions are some of the most highly targeted industries, with companies with under 1,000 employees suffering almost half of all incidents. Perpetrators may operate well outside our borders, but by some estimates, more than 50% of all data breaches are carried out by insiders within their own company.

Target Classes

- Commercial Entities of all types
- Financial Institutions / Financial Services
- Governmental Entities
- Healthcare / Hospitals
- Payment Card Industries
- Professional Services
- Retailers
- Technology companies

Capabilities

Third Party

- Failure to Protect Data
- Privacy Law Violations
- Unauthorized Collection / Transmission of Data
- Negligence
- Social Engineering
- Denial of Service
- Computer Virus
- Intellectual Property

First Party

- Business Interruption
- Crisis Management Expense
- Data Restoration
- Privacy Regulatory Defense, Penalties and Expenses

Crime & Fidelity

Unfortunately, fraud is commonplace at even the best managed companies, and often involves “trusted” employees with typical schemes spanning many years, costing businesses hundreds of thousands of dollars – or more. In addition to employee theft, companies involved with the management and safe-keeping of high-valued assets are at risk from external crime, making risk management and proper insurance critical to protecting valuable assets such as cash, precious metals, fine arts and negotiable instruments.

Crime insurance has been at the core of our company since its founding in 2000. We have tailored coverages to meet the needs of thousands of small entities right up to Fortune 500 companies. We offer unsurpassed expertise and work with the leading Crime insurers in the United States and London.

Target Classes

Commercial Entities

- Retail, Technology, Hospitality, Healthcare

Financial Institutions

- Finance Companies, Mortgage Bankers / Brokers / Dealers, Banks, Insurance Companies / Agencies and Investment Companies

Governmental Entities

- Municipalities, School Boards and Public Utilities

Specialty

- ATM, Armored Carriers / Cash In Transit, Check Cashing, Gaming, Precious Metals and High Value Assets

Capabilities

- Employee Dishonesty
- Forgery or Alteration
- Inside the Premises
- Outside the Premises
- Computer Fraud
- Money Orders and Counterfeit Currency
- Client's / Third Party Property Coverage
- Funds Transfer Fraud
- Fiduciary Dishonesty

Inland Marine

Insurance for Inland Marine exposures can be highly complex and demand an insurance expert that has the necessary knowledge and experience to handle risks associated with the moving and storage of goods and property that require unique valuation. As leaders in this highly specialized field, the professionals at American Special Risk design insurance policies to protect many types of property, including those related to construction, cargo and transportation, fine art, valuable equipment and a wide range of specialty property. We also work closely with leading risk management experts to provide your clients with practical advice that can be put into practice to help mitigate losses. All of this is then backed by “A” rated security from the most respected insurance companies in this specialty field.

Target Classes

Construction

- Builders Risk, Contractors Equipment, Installation Floaters

Cargo and Transportations

- Property in Transit, Trip Transit, Transportation Legal Liability, Motor Truck Cargo Legal Liability, Movers, Riggers' Legal Liability

Specialty

- Mobile Machinery, Communications Systems, Data Centers and unusual property exposures of a high risk or high-value nature ranging from priceless musical instruments to large commercial equipment

Capabilities

- We work with leading underwriters both domestically and at Lloyd's to develop the broadest possible coverages at the most competitive prices
- We have extensive expertise in the area of Inland Marine
- We create tailor-made solutions for each client's needs
- We provide exceptional levels of service from quoting to policy issuance to claims handling
- We facilitate risk management services with leading specialists

Private Client

ASR provides specialized insurance solutions for high value homeowner properties. This coverage is distinct in that it can be tailored to the unique needs of homeowners with properties valued in excess of \$750,000 and preferably higher. For homes with these values or those that are secondary or coastal properties, standard homeowners insurance is not an ideal fit and does not recognize the unique coverage needs of high value clientele.

We can customize homeowners policies with valuable policy options, including Personal Liability, Fine Arts and Valuables, Watercraft, Flood and Builders Risk.

We offer flexibility in the type and amount of coverage, as well as many options for deductibles and credits. Whether it is a custom-built primary residence or a dream vacation home on the coast, we work with leading insurers to tailor coverage and make it as customized as the properties themselves.

Target Classes

- Apartments
- Condominiums
- Cooperatives
- Custom built residences
- Town Homes
- Builders Risk
- Owner Occupied
- Secondary, Seasonal and Coastal Dwellings
- Tenant Occupied
- Vacant Dwellings
- Trusts or LLCs
- Risks with losses, unprotected risks and high profile individuals
- Will consider Mold Buy-Back, EFIS Construction

Capabilities

- Up to \$50m any one location in non-catastrophe areas*
- Up to \$20m any one location in catastrophe areas*
- All Risk or Named Perils Policies Available
- Full Replacement Cost on Dwelling & Contents, All Risk Contents, Extended Replacement Cost on Dwelling, Ordinance & Law, Water / Sewer Back-up
- Builders Risk
- Fine Arts and Valuables
- Flood
- Identity Theft
- Liability
- Watercraft

* Higher Limits Available

Financial Institutions & Services

In today's challenging economic and regulatory environment, companies that provide financial and professional services are increasingly at risk due to loss from an array of exposures and effective risk management and insurance solutions are at the forefront of virtually every corporate agenda.

Whether your client is a local community bank, a regional insurance company or a consultant in a specialty field, American Special Risk understands the risks and can develop an insurance program that addresses their particular needs.

Target Classes

- Bankruptcy Trustees
- Card Processors
- Commercial Banks
- Credit Unions
- Hedge Funds
- Insurance Companies, RRGs, Captives, Agents / Brokers
- Investment Advisors / Asset Managers
- Investment Banks
- Mutual Funds
- Payroll Companies
- Private Equity
- Real Estate Managers and Brokers
- Securities Brokers-Dealers

Capabilities

- Credit Insurance
- Cyber, Privacy & Data Breach
- Directors and Officers Liability
- Employment Practices Liability
- Fidelity and Crime
- Fiduciary Liability
- Kidnap, Ransom & Extortion
- Professional Liability

Jewelry, Fine Art & Specie

In a world of uncertainty and rising crime, security and the right insurance are critical to protecting valuable assets such as jewelry, fine art, cash and precious metals. Insurance plays an important role in protecting the assets belonging to your clients as well as those that are entrusted to them by their important customers.

American Special Risk is your resource for managing and insuring high value assets. As leaders in the highly specialized global crime and specie insurance market, our professionals design insurance policies to protect a diverse array of commercial and personal risks against loss or damage. We also work closely with leading risk management experts to provide our clients with practical advice that can be put into practice to help mitigate losses. All of this is then back by “A” rated security from the most respected insurance underwriters in this specialty field.

Target Classes

- Armored Carriers / Couriers
- Art Galleries
- ATM Owners
- Casinos & Gaming Facilities
- Depositories / Vault Storage Facilities
- Minting Facilities
- Precious Metals Buyers and Dealers
- Precious Stones / Jewelry Risks
- Private Clients and Collectors
- Refiners
- Trading Operations
- Transit Companies

Capabilities

- All Risks of Physical Loss or Damage
- Commercial Crime / Employee Dishonesty
- Cyber, Privacy & Data Breach
- Employment Practices Liability
- Invalid Payments Coverage
- Kidnap, Ransom & Extortion
- Management & Professional Liability
- Property & Liability Coverage
- Property in Transit / Shipping Coverage
- Third Party / Contingent Crime Coverage

Small Commercial

90% of all business activity in the United States is driven by entrepreneurial organizations with 20 or fewer employees. While standard insurance companies may address some of the risks that these organizations face, a host of other challenges such as Cyber/Data Breach, Employee Dishonesty & Crime, Environmental Liability, Employment Practices Liability, Property and Professional and General Liability require a more specialized approach. The needs of each insured are as varied as the businesses that they operate, which means agents that are not focused on the SME market may inadvertently provide coverage with significant gaps, leaving policyholders uninsured or underinsured.

Research shows that while the use of the Internet for purchasing insurance is growing amongst small business owners, an insurance agent is still the first port of call. The good news for you is that small businesses like buying from real people. Let ASR help you capitalize on this.

Target Classes

- 1-4 Family Dwellings
- Allied Health & Medical
- Architects & Engineers
- Artisan Contractors
- Bars, Restaurants and Retail Liquor Stores
- Community Associations
- Home Repair Specialists
- Homeowners Associations
- Insurance Agents & Brokers
- Law Firms
- Long Term Care Providers
- Medical Offices
- Non-Profits
- Office / Retail / Professional Services
- Property Developers
- Real Estate Investors
- Religious Institutions
- Technology & Social Media Companies
- Vacant Lots

Capabilities

- Business Interruption and Loss of Income
- Commercial Property
- Cyber, Privacy & Data Breach
- Directors & Officers Liability
- Employee Dishonesty / Crime
- Employment Practices Liability
- Environmental Liability
- Excess / Umbrella Liability
- Fiduciary Liability
- General Liability
- Kidnap, Ransom & Extortion
- Liquor Liability
- Professional Liability
- Terrorism

Sports & Entertainment

ASR provides customized insurance solutions for a wide variety of Sports and Entertainment risks. Whether it is a large concert venue or a small local sporting event, we have solutions that provide the necessary coverages and limits that address the specific concerns of each client. We are dedicated to insuring unique, hard-to-place risks including one-off special events, family amusement centers, outdoor recreation facilities or even major race teams. Securing the necessary insurance to protect your clients in the Sports and Entertainment field is no game, so call us to help make sure your clients are properly covered.

Target Classes

- Amateur Sports Organizations
- Amusement Parks
- Concerts
- Driving Schools
- Extreme Sports
- Fairs & Festivals
- Family Entertainment Centers
- Festivals
- Franchised Powersports Dealers
- Health & Fitness
- Horse Tracks
- Ice Rinks
- Independent Car Clubs
- Inflatables
- Motorsports
- Outdoor Recreation
- Performing Arts Centers
- Race Teams
- Special Events
- Sports Facilities
- Theme Parks / Themed Attractions
- Vendors & Exhibitors
- Zipline Courses
- Zoos & Aquariums

Capabilities

- Abuse & Molestation
- Auto Liability
- Business Interruption
- Contractual Liability
- Directors' & Officers' Liability
- Employment Practices Liability
- Event Cancellation / Weather Risk
- Excess Liability
- Fidelity & Crime
- General Liability
- Inland Marine
- Liquor Liability
- Participant Accident
- Participant Legal Liability
- Prize Indemnity
- Property
- Terrorism - 1st & 3rd Party

Partner with ASR

We are passionate about creating effective and mutually beneficial relationships with our distribution partners and ensuring lasting value through our involvement. We are committed to serving the specialized needs of our customers and achieving unparalleled success for all our partners.

Whether it's helping you develop your own program, assisting you in preparing for a proposal for an important client, providing you with access to the best specialty markets worldwide – or simply promptly returning your phone calls and answering your inquiries – we are here to serve as an extension of your agency and act as your partner in a demanding marketplace, helping you to achieve measurable results for your clients and your business.

We work on a true “open brokerage” approach to developing business. We accept business from any insurance professional that holds a valid property / casualty insurance license and appropriate errors & omissions insurance. There are no volume commitments to make, but our aim is to develop a meaningful business relationship with all our agency partners.

We are truly pleased that you have decided to investigate the opportunities available to you in our various specialty niches. If after reviewing this material you have any questions, please do not hesitate to contact us. We look forward to being of service.

Contact Us

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A stylized graphic of the American flag, featuring red and white wavy stripes and blue stars, positioned behind the letters 'A', 'S', and 'R' of the title.

AMERICAN SPECIAL RISK