



▶ A Better Benefits Experience

## Divisional Overview

# Amwins Benefits

A Comprehensive Suite of Benefits Solutions



# Introduction

**Amwins Benefits** is the most comprehensive wholesale benefits platform in the industry, engineered to support agencies and carriers with deep expertise, exceptional service, and unmatched distribution.

Our benefits division is aligned to provide seamless access to a broad range of product lines and solutions across every employer segment, simplifying even the most complex risk.

The Amwins model delivers reliable scale, infrastructure, and expertise that enhances service, accelerates execution, and improves accuracy from quote to renewal.

**\$11.1B**

Annual Premium

**10.5M**

Lives Covered

**186**

Carrier Partners

**1,200+**

Team Members



## Areas of Specialty

### Small to Mid-Market

Dedicated sales, service, and technology solutions for small to large group medical, level-funded, professional employer organization (PEO), and ancillary products for small to mid-market employers. Our local sales and service teams provide market-level intelligence for brokers across the country.

### Self-Funded

Comprehensive negotiation, implementation, and management of medical stop-loss with innovative risk management, cost containment, claims management, data & analytics, and specialty programs backed by expert consultation services for self-funded plans.

### Ancillary

A custom-built center of excellence helping brokers to navigate ancillary benefits with confidence, expertise, and efficiency, delivering solutions that make it easier to win more business and grow revenue by simplifying and streamlining ancillary.

### Exclusive Programs

Dynamic stop-loss underwriting and risk management consulting with specialty programs and proprietary products that go beyond traditional solutions. Access coverage and counsel across risk assessment & underwriting, claims administration, program management, compliance & audit services, and proprietary Dialysis Management Solutions.

### Retiree Healthcare

Sustainable, compliant, and cost-effective retiree healthcare solutions to protect retiree benefits and navigate Medicare with clarity. Get guidance across Medicare Advantage, Medicare Supplement, Part D, EGWP, RDS, and Ancillary solutions and bring confidence to even the most complex retiree conversations.



# Small to Mid-Market

Delivering a great benefits experience comes down to one simple thing—taking care of people. That’s why the Small to Mid-Market team offers access to local market sales and service experts that are supported by the strength, speed, and reach of a national scale. Our tailored sales consulting, knowledgeable service teams, and innovative benefits technology offerings are all designed to help brokers deliver a seamless experience, from quote to card.

Our team is committed to your success every step of the way!

## Our Core Business

-  **Benefits Consultation**
-  **Quoting & Plan Comparisons**
-  **Enrollment Support**
-  **Underwriting Processes**
-  **Member Management**
-  **Value-Added Services**
-  **Benefits Technology**
-  **Access to the Amwins Benefits Division**

## Products & Services

### Small Group Medical

Expert guidance and access for small group medical plans and the navigation of state-specific requirements.

### Large Group Medical

Specialized market access and negotiations to structure competitive medical solutions for growing employers.

### Level-Funded

Level-funded education and strategies that balance cost control with flexibility and claims transparency.



**\$4.4B**

Annual Premium

**500K+**

Medical Lives

**400+**

Team Members

**92%**

Clean Case  
Submission Rate

### Ancillary

Simplified access to leading ancillary carriers and plans that enhance benefit packages and employee satisfaction.

### PEO

PEO solutions that streamline HR administration, benefits management, and risk mitigation for employers.

### ICHRA

ICHRA strategies that give employers greater cost control while empowering employees with flexible coverage options.




# Self-Funded

Our team brings the next level of stop-loss insurance expertise to every client relationship. Our approach is grounded in three foundational pillars: flexibility, a consultative philosophy, and premier partnerships, forming a model that adapts to the distinct needs of each client need while remaining focused on what matters most: your success and your clients' protection.

Supported by deep industry knowledge, established relationships, and a proven track record, we are uniquely positioned to plan, implement, and manage every aspect of your stop-loss program from inception to completion.

## A Complete Stop-Loss Platform

- ✓ Sales & Account Management
- ✓ Underwriting
- ✓ Claims Management
- ✓ Premium Administration
- ✓ Cost Containment
- ✓ Analytics & Reporting
- ✓ Specialty Programs
-  Access to the Amwins Benefits Division

### Products & Services

#### Medical Stop-Loss

Access premier stop-loss expertise, established relationships, and proven processes that support the planning, implementation, and management of the most complex risk profiles.

#### Cost Containment

Protect groups with end-to-end, proprietary solutions built to manage, mitigate, and resolve catastrophic claims with unmatched precision and speed. Offer clients the next level of claims protection.

#### Captive & Alternative Risk

Apply unique funding arrangements and empower employers with the flexibility of self-insurance and the advantages of customized risk-sharing; all while capitalizing on economies of scale.



#1

In-Force  
Premium

\$2.8B+

Annual Premium  
Placements

3,900+

Employer  
Groups

350+

Team Members

### Amwins Advance

Alleviate cash flow challenges in both TPA-administered and BUCA-administered plans. **Amwins Advance** can fund claims up to \$5M within 24 to 72 hours of a loss.

### Medical & RX Claims Audits

Defend against costly inaccuracies in claims processing. Review the entire claim process from patient to provider to insurance carrier with **Amwins Benefit Watch®**.

### Actuarial & Analytical Services

Evaluate and compare specific deductible scenarios and quickly assess your client's opportunity to transition from a fully-insured to a self-funded plan.




# Ancillary

Access a best-in-class portfolio of ancillary benefit solutions designed to streamline delivery, support sustained business growth, and enhance client deliverables. Our high-touch, high-tech service model integrates elite ancillary consulting with intelligent technology, enabling brokers to operate more efficiently while delivering a superior client experience.

Backed by the strength of Amwins, brokers benefit from meaningful market influence, long-standing carrier relationships, and industry expertise that elevates competitiveness and improves outcomes. This foundation allows us to deliver strategies shaped by real-time market insight and aligned with the evolving needs of today's employer groups.

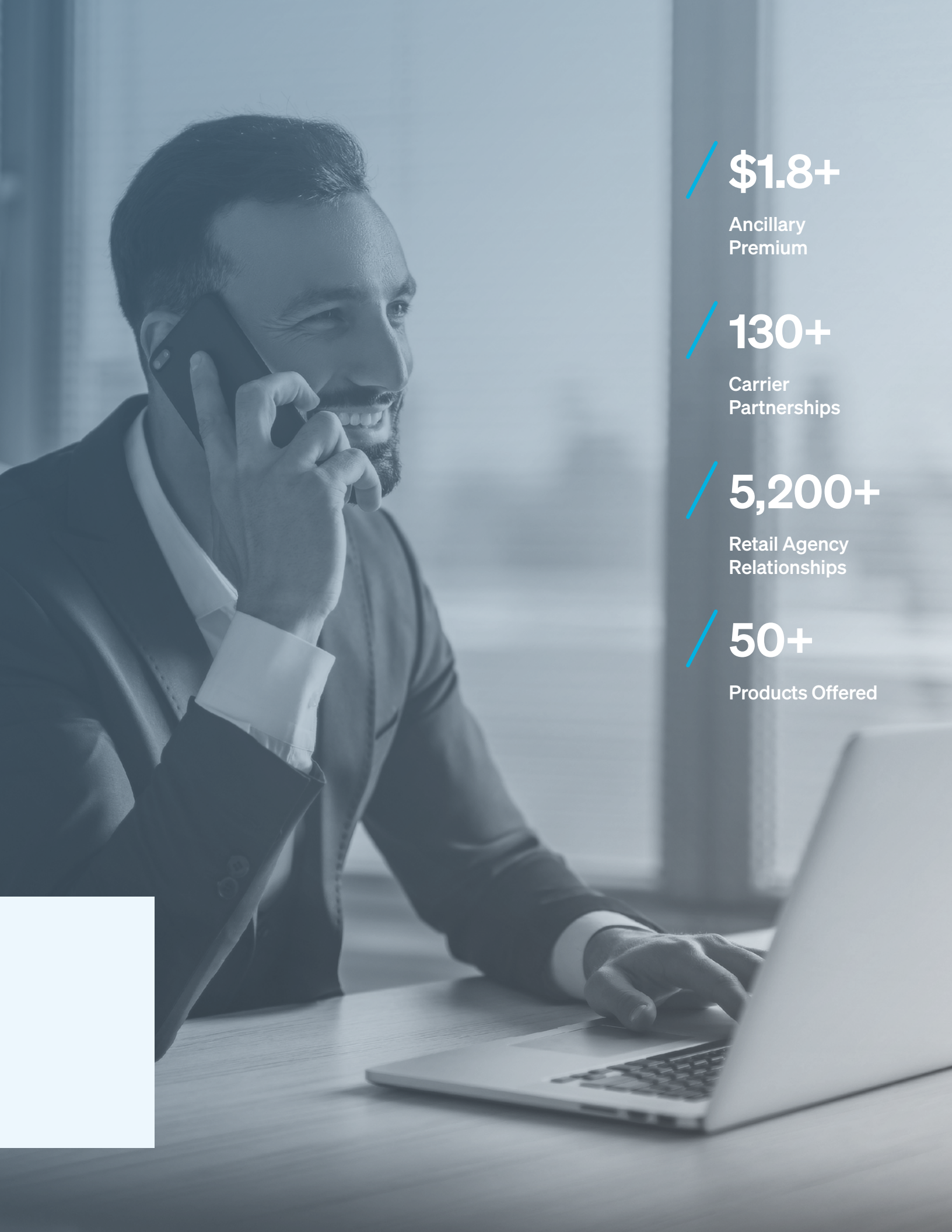
## Comprehensive Ancillary Consultation & Services

- ✓ Prospect & Client Meetings
- ✓ Market Trends & Benchmarking
- ✓ RFP & Implementation Management
- ✓ Carrier Partnership Coordination
- ✓ Service, Claims & Renewal Support
- ✓ Agency & Carrier Reporting
- ✓ Proprietary Data & Analytics
-  Access to the Amwins Benefits Division

## Products & Expertise

### All Funding Arrangements & Plan Types

- Short-Term, Long-Term (Fully Insured & Self-Funded), IDI, and Statutory
- FMLA, PFML, and ADA
- Employer Paid, Voluntary, Permanent Life, and Business Travel Accident
- Accident, Critical Illness/Specific Illness, Hospital Indemnity, Limited Medical, and Cancer/Gap Medical
- Bundles & Multi-Product Rollups, EAP, Legal, ID Theft, Wellbeing, LTC, PEO, Association, and other specialty programs



**\$1.8+**

Ancillary  
Premium

**130+**

Carrier  
Partnerships

**5,200+**

Retail Agency  
Relationships

**50+**

Products Offered



# Exclusive Programs

The Exclusive Programs team (Accident & Health Underwriters) delivers proprietary, purpose-built solutions not accessible through standard markets—designed to solve specific industry, coverage, and pricing challenges with speed and consistency. Backed by Amwins’ underwriting and program management capabilities, these offerings combine specialized plan designs, streamlined administration, and dedicated support to help brokers win more business, protect clients from volatility, and unlock solutions tailored to unique employer needs.

## Services

- ✓ Risk Assessment & Underwriting
- ✓ Claims Administration
- ✓ Program Management
- ✓ Compliance & Audit Services
- ✓ Dialysis Management Solutions
-  Access to the Amwins Benefits Division

## Program Solutions

- ✓ Order Up
- ✓ ProWork
- ✓ Coalition Development
- ✓ Program Management
- ✓ Alternative Risk Solutions
- ✓ Cost Containment
- ✓ Dialysis Management Solutions
- ✓ Claims Administration
- ✓ Much More

### Large Group

Our Large Group underwriting team supports brokers with complex cases requiring speed, precision, and flexibility. We partner with leading carriers to deliver competitive, fully underwritten proposals and guide cases smoothly from quote to implementation.

### Small Group

Our Small Group team supports brokers with fast, accurate quoting and placement. We guide employers in the 2–300 range with carrier selection, plan design, and affordability strategy, helping move cases smoothly from submission to enrollment.



**\$500M+**

Underwritten  
Premium

**250K+**

Lives Covered

**50+**

Team Members

## Stop-Loss

Our Stop-Loss underwriting team helps brokers protect self-funded employers with responsive service and smart coverage structures. We translate claims data into clear recommendations, negotiate competitive terms with leading carriers, and guide strategies around disclosures, lasers, contract basis, and renewals.



# Retiree Healthcare

Our team delivers sustainable, compliant, and cost-effective retiree healthcare solutions for our broker partners. With more than 30 years of experience and 700+ employer and labor group clients nationwide, we help clients protect retiree benefits while navigating Medicare with clarity and confidence.

Retiree healthcare is not an extension of active benefits; it's a specialty.

Our dedicated focus on retiree populations provides brokers with trusted guidance across Medicare Advantage, Medicare Supplement, Part D, EGWP, RDS, and Ancillary solutions.

We provide a fully integrated, all-inclusive retiree healthcare solution tailored to each client's unique needs. From strategy and placement to implementation, enrollment, billing, and ongoing administration, we manage every aspect of retiree healthcare — so brokers and employers don't have to.

## Retiree Sales & Services



**Fully Insured Programs**



**Prescription Drug Plans**



**Self-Funded Carve Out Programs**



**Administration Service Outsourcing**

## Products & Expertise

- Customized Medicare retiree strategy and consulting
- Full plan administration and operations
- Concierge-level retiree support and customer care
- Licensed Benefit Specialist guidance
- Integrated medical, pharmacy, and ancillary retiree solutions
- Retiree communications and education support
- Wellness and whole-person retiree programs
- Ongoing compliance and strategic oversight



**30+**

Years Dedicated  
to Retiree Benefits

**700+**

Clients  
Nationwide

**70,000+**

Retirees  
Supported

**6**

Average Team  
Member's Medicare  
Experience



## About Amwins

Amwins Group, Inc. is the nation's largest P&C wholesale broker, dedicated to serving retail insurance agents by providing property and casualty products, specialty group benefit products and administrative services. Based in Charlotte, N.C., we operate through more than 138 offices globally and handle premium placements in excess of \$44.5 billion annually.

To learn more, visit [amwins.com](https://www.amwins.com).



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