

▶ A Better Benefits Experience

# Amwins Benefits Exclusive Programs

Excellence in Specialty Underwriting



## Who We Are

Amwins Benefits | Exclusive Programs delivers proprietary, purpose-built solutions not available through standard markets—designed to address complex industry, coverage, and pricing challenges with speed and consistency.

Backed by Amwins' underwriting and program management capabilities, our offerings combine specialized plan design, streamlined administration, and dedicated support to help partners place business with confidence, protect clients from volatility, and deliver solutions tailored to unique employer needs.

As a specialty underwriter and program manager, our team leverages deep industry experience, strong carrier relationships, and operational expertise to build innovative solutions that perform.

### Our partners benefit from:

- Best-in-class underwriting expertise
- Superior end-to-end program management support
- Seamless policy and premium administration
- Timely and accurate claim adjudication services along with deep cost-containment knowledge
- Dedicated underwriters and relationship managers focused on long-term partnerships

### By The Numbers

Whether the need is stop-loss underwriting, supplemental Accident & Health products, risk management consulting, or proprietary program development, our team delivers the expertise and support required for success.

**\$500M**  
Underwritten  
Premium

**250K+**  
Lives Covered

**50+**  
Team Members

### Trusted Carrier Partnerships

Our solutions are backed by the financial strength of AM Best "A" rated carriers and underwritten by a long-standing Platinum Member of the Self-Insurance Institute of America (SIIA).

- ✓ Risk Assessment & Underwriting
- ✓ Pricing Model Development
- ✓ Premium, Claims & Operational Support
- ✓ Insurance & Reinsurance Placement
- ✓ Program Management
- ✓ Compliance & Audit Services

## ► Comprehensive Underwriting Solutions

Our experienced underwriting team delivers full-service capabilities that balance risk management, innovation, and operational flexibility for both level-funded and self-funded health plans.

### Small Group Solutions



Our Small Group capabilities make quoting and placing coverage fast, accurate, and efficient—without sacrificing strategic insight. We support employers in the 2–300 employee range, providing custom underwriting and guidance on carrier selection, plan design, and affordability. From submission through enrollment, our team helps move business quickly while delivering a smooth experience for partners and employers.

### Large Group Solutions



Our Large Group underwriting capabilities support complex cases that demand precision and flexibility. Working closely with leading carriers, we deliver competitive solutions supported by disciplined pricing, sustainable structures, and clear terms. Our team provides support from submission through binding and implementation, helping partners confidently place even the most challenging opportunities.

### Stop-Loss Expertise



Our stop-loss underwriting team helps protect self-funded employers through smart, market-ready program structures and responsive turnaround times. We translate claims data and risk factors into clear specific and aggregate recommendations, negotiate competitive terms with top carriers, and guide strategies around disclosures, lasers, contract basis, and renewals. **The result is underwriting built for stability, speed, and long-term success.**

## ► Proprietary Solutions Designed

### For Complex Healthcare Risk

Beyond traditional underwriting, our Exclusive Programs team develops specialized strategies designed to address evolving market needs and high-impact healthcare cost drivers.

#### Coalition Development

We help partners design and implement stop-loss coalitions by assisting with:

- Coalition structure and strategy
- Carrier and reinsurer contracting
- Quoting and renewal management
- Customized reporting
- Profitability strategies
- Internal accounting controls

#### Program Management

Our program management capabilities combine underwriting expertise, operational oversight, and vendor coordination to create scalable, high-performing program solutions.

#### Alternative Risk Solutions

Innovative risk-management strategies that help organizations navigate an increasingly complex health-insurance landscape.

#### Cost Containment & Specialty Solutions

Targeted programs designed to address major healthcare cost drivers while improving overall plan performance.

#### Dialysis Management Solutions

Dialysis remains one of the most consistently high-cost claim categories in self-funded healthcare. Our Dialysis Management Solutions program helps manage this exposure through proven cost-containment approaches.

#### Compliance & Audit Services

Our Compliance & Audit Services strengthen governance, reduce regulatory risk, and ensure plans remain aligned with evolving requirements.

#### End-to-End Claims Administration

Comprehensive claims administration streamlines the process from submission through resolution—delivering efficiency, accuracy, and consistent service.

## ► Explore the Advantage

**Amwins Benefits | Exclusive Programs** combines underwriting expertise, carrier access, and proprietary program development to deliver solutions built for today's healthcare risk environment.

Connect with our team to explore how our specialized programs and underwriting expertise can help you structure smarter solutions and unlock new opportunities.