

# **Personal Lines**

# We add a personal touch to personal lines E&S

Working with retail agents nationwide, Amwins underwriting team delivers personal lines insurance coverage for a wide variety of risks. Our Personal Lines digital and custom underwriting capabilities are built on three pillars of success: speedy turnaround, best-in-class market access and specialized underwriting expertise.

## **Typical Properties We Insure**



Waterfront **Properties** 





Lake. Mountain and

Resorts & Seasonal

Properties



Golf, Tennis &

## **Technology**

- Our user-friendly, Single-Sign-On experience enables Amwins Appointed Retails to efficiently shop our Personal Lines Digital Capabilities. If the risk doesn't meet our current digital appetite, our smart portal gives the option of sending your submission directly to your assigned Amwins Access Underwriter.
- Online agent portal facilitates quick turnaround time and incorporated third party risk level data to improve efficiencies and data quality.
- In-house TPA (Trident), specializing in personal lines business and focused on delivering lower loss ratios, improved data, and superior claims handling service.

# **Personal Lines Capabilities**

- Homeowners
- Condo Unit Owners
- Vacation Rentals
- Tenant Occupied Dwelling
- Vacant Dwelling
- Earthquake

- Comprehensive Personal Liability
- Corporations, Trusts & LLCs
- Umbrella
- Valuables
- Brush & Coastal Risks



## Admitted Placement Services

We have the markets to fulfill your product needs

We bring P&C admitted market access and back-office support solutions to agencies of all sizes, ensuring you maintain 100% ownership of your book. APS finds the product and coverages to fit your clients' needs. You have choices for submitting new business that fit your agency's workflow and offers the fastest turnaround.

## **Commercial Capabilities**

From BOPS to Packages, Business Auto to Farm, Ranch and Agribusiness, we have the markets to cover all your standard placement needs.

#### **Personal Lines**

Standard Value to High Value Homeowners, Vacation Rentals to Seasonal Homes. Motorhomes to Motorcycles. we have all of your personal lines needs covered.

## **Workers Comp**

Benefit from the most up-to-date knowledge and utilize up to 20 workers' comp carriers with market placement experts who know where to go for the best fit.

### **Technology**

- myAGENCY platform for faster submission turnaround and book management
- myAPPS "smart form" asks only the questions required for a quote and creates a complete application in under 10-minutes. Available for commercial and personal lines.
- Digital Partners offer online self-service quote and bind for 100% commission on many lines of business. Plus, access to EZLvnx and CoreLogic.



# Where market intelligence, meets broker expertise.

At Amwins, our work goes beyond signing contracts and placing risk. We're focused on building relationships for the long haul. Five divisions serve the needs of our agency partners and their insureds across placement size, type and location.

Largest specialty wholesale insurance distributor in the U.S. with unparalleled expertise spanning 13 industries and risk specialty practices.

\$29B

annual premium

30K

retail agency

relationships

7,100

employees worldwide

carrier/MGA relationships

1,500

countries with **Amwins offices** 

submissions received

annually

Our specialists collaborate across teams and divisions to help you win new business and retain difficult accounts.



In-depth product and market



Exclusive capacity and proprietary products



Significant market access



Solutions for emerging risks



Amwins is proud to be AM Best's first delegated underwriting authority enterprise (DUAE) to receive a PA-1 score, refleting the highest standards for underwriting excellence.

For the latest Performance Assessment, access www.ambest.com

amwins.com/access



# **Local underwriters, national relationships**

# Amwins Access: Get things done with speed and scale

With \$2.2B in premium placed annually, we know a few people. Our market relationships help us bring you creative, sustainable solutions, fast—and keep you ahead of the game long-term with knowledge of shifting trends and needs. With our resources, the heavy lifting of processing and providing insured options becomes light work.

We're set up for your success.

annual premium

18.6K+

retail agency relationships

dedicated offices around the underwriting teams country

new submissions received annually



Amwins Access underwriters provide access to best-in-class and exclusive markets to help our agency partners gain a competitive edge for their clients.



- The reach and relationships to close deals quickly.
- Smart solutions built for small businesses.

Access to cutting-edge technology.

The Access team works where you are so you can focus on selling more and providing your customers with the service they have come to expect: With 234 underwriting teams dedicated to the small business space, and average industry experience of more than a decade, our local underwriters deliver the right coverage quickly.

# Our Specialties









# **Small Commercial E&S**

# Small business insurance that gets it right

Small businesses are the lifeblood of our economy. In a marketplace subject to unpredictable change or operational pivots, you need a small business insurance partner who understands and navigates insurable risks — today, tomorrow and 150 years from now.

While our business is often viewed in macro terms relative to the larger small commercial E&S industry segments Amwins Access has the expertise to navigate a broad spectrum of risks within these segments.

With over 27 in-house binding authorities and over 150 brokerage relationships our market access is second to none. We partner with iconic, name-brand as well as niche and proprietary carriers to ensure comprehensive solutions for your clients.

## **Technology**

Empowered by our proprietary technology ecosystem (Knowledge Navigator and Real Time Rating), coupled with data and analytics, our underwriting teams efficiently deliver thoughtful and comprehensive solutions with the right terms and competitive pricing.

Amwins Access continues to invest in a technology platform that allows our underwriters to quickly find and execute on solutions.

Knowledge Navigator: Carrier integrated price discovery platform with underwriting knowledge, state considerations, carrier appetite & pricing.

Real Time Rating: Carrier integrated quote/bind platform.



## **Small Commercial Lines**

- General Liability
- Property (CAT & Non-CAT exposed)
- Package
- Garage Liability
- Garage Keepers
- Excess/Umbrella
- Liquor Liability
- Inland Marine
- Farm & Ranch
- Special Events
- Truckers GL

## **Typical Risks We Insure**





Coastal Risks

Lessors Risks



Wildfire **Exposures** 



Restaurants, **Bars & Taverns** 





Vacant Building

Habitational





Contractors

Manufacturing