

FREQUENTLY ASKED QUESTIONS (FAQs)

Welding DistributorPro

INSURANCE PROGRAM

Who is AmWINS Program Underwriters (APU)?

AmWINS Program Underwriters is one of the top ten Managing General Underwriters in the country. We have over 15 diverse program offerings and over \$100M in written premium. We only do business with retailers, never directly with insureds, so we don't compete against you! With offices in Camp Hill, PA and Charlotte, NC, APU is a wholly owned subsidiary of the AmWINS Group, Inc., the nation's 2nd largest wholesale distributor.

What does APU do?

We underwrite and issue policies on behalf of our partner carriers. Lines of coverage include Property, Inland Marine, Machinery & Equipment, Crime, General Liability, Automobile, Excess/Umbrella and Workers' Compensation. APU recently launched a policy to cover the Fumes Exposure related to welding supply distributors.

How can I write business with APU?

It's easy! We are an open market to any licensed agent or broker. We don't have volume commitments to worry about so doing business with APU is convenient and simple. In order to bind business, we just need you to complete the broker agreement packet on our website at wdp.amwins.com and send it into our Camp Hill office.

Do you offer any payment terms?

This varies by program, but our Welding DistributorPro (WDP) program offers agency bill both quarterly and 10-pay plans, depending on premium size, for package and auto policies.

Do I get paid commissions?

APU offers competitive commissions on all programs, varying by line of business and program.

But you only compete against E&S markets right?

Our welding program is the largest centralized program in the US. We compete against standard markets very favorably with both forms and rate. Our offerings are primarily admitted with some non-admitted states/coverages.

What kind of forms do you have?

This varies by program but each program has specialized coverages designed just for that niche. The WDP program has an ISO based platform with over 25 Property Enhancements built into one form; General Liability has specialized coverage for "Escaped Gas" and "Misdelivery of Liquid Products" not found with standard carriers; our Auto policy automatically includes Broadened Pollution and MCS-90---mandatory for this class! We also have available a policy to cover exposure to **fumes**, which is not a standard coverage found with most carriers.

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Why WDP Program?

We have been writing welding supply distributors consistently since 1992 and have the most experienced staff dedicated to this niche in the industry! We understand the exposures and don't panic when your client purchases a tube trailer or adds a cryogenic bulk tank active with various industry trade groups and associations – Gases & Welding Dis Association (GAWDA), Independent Welding Distributors Cooperative (IWDC), A Independent Welders Distribution Cooperative (AIWD) and The Big Group, to name



Who handles claims?

Our carrier partners have direct claims reporting for prompt, fast and accurate claims handling. Claims reporting information varies by program and can be found on our website wdp.amwins.com

How do I make a submission to APU?

Simply fax or email us the following:

- ACORDs
- Supplemental application (found online) and
- Minimum 3 years loss runs

Email: Ashley.morrow@amwins.com

Bill.mccloy@amwins.com

Robert.brooks@amwins.com

Fax: 704-943-9005

Phone: 704-749-2730