



ABOUT AMERISURE

Amerisure is a leading provider of commercial property and casualty insurance solutions for U.S.-based construction, manufacturing and healthcare businesses.

- ▶ Founded in 1912
- ▶ Headquartered in Farmington Hills, MI
- ▶ Agency-focused exclusive distribution
- ▶ 700+ employees

FINANCIAL STABILITY



“A” AM Best Rating

An A rating is considered Excellent by AM Best and as a top 100 rated Commercial Property and Casualty company affirms our ability to meet the needs of our policyholders.



XII Financial Size Category

Category XII is for companies with a surplus ranging from \$1- \$1.250 billion. As an XII, Amerisure has over \$1 billion in surplus and growing. This surplus positions Amerisure in the top 10% of commercial property and casualty carriers in the U.S.



“Strongest” Capital Adequacy Ratio (BCAR)

With the top score in the AM Best BCAR scale, Amerisure is well-positioned to meet our financial obligations and deliver superior service to policyholders.



1 Billion+ Surplus

The top 10% of all property and casualty carriers have a surplus of \$1 billion or greater. With ten consecutive years of growth, Amerisure’s surplus strengthens and reinforces a debt-free balance sheet.



3 Billion+ Assets

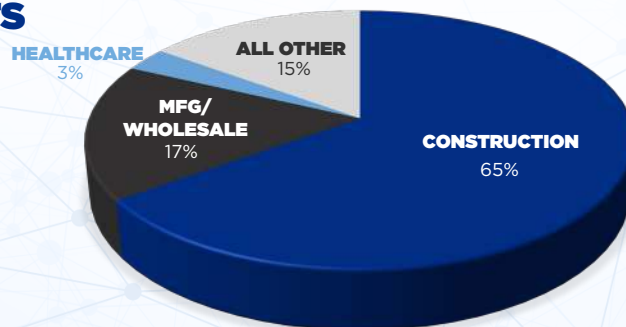
Amerisure is one of the top 30 mutual insurers in total assets in the U.S. Amerisure’s assets demonstrate the financial security to address all claim handling needs.



Mutual Ownership Structure

As a mutual holding company structure, Amerisure’s focus is on meeting the needs of our agency customers and policyholders.

MARKET SEGMENTS



AMERISURE SURETY

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Amerisure Surety partners with select agencies, focusing on experts in the surety industry who make a difference for their customers by providing exceptional value and service.

Writing Companies – Amerisure Mutual Insurance Company and Amerisure Insurance Company have a combined T-List in excess of \$100,000,000.



MISSION

Provide exceptional value to professional surety agents and their customers through superior service and highly valued exclusivity.



VISION

Industry-leading specialist enhancing the Surety Experience one partnership at a time.

CULTURAL PILLARS

PARTNERSHIP

with professional surety agents who positively impact the overall surety underwriting process

RELATIONSHIPS

built on a long-term approach

CONSISTENCY

in underwriting during everchanging economic conditions

EXCLUSIVE

network of professional surety agents

SERVICE

model focused on quick responses and strong agency relationships

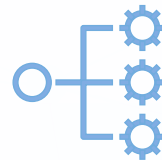


SURETY TEAM

Senior Surety leadership with combined 50 years of surety experience.

- ▶ **Michael Ito**, Senior Vice President
- ▶ **Aaron Green**, Vice President

Team of dedicated underwriters and surety specialists with an average of 18+ years surety industry experience.



CONTRACTOR TYPES

- ▶ General Contractors/
Construction Management
- ▶ Subcontractors
- ▶ Heavy Civil Contractors



“Surety business is a natural fit for Amerisure, given our targeted focus on construction, and I am confident the new Surety division will help advance our expertise and capabilities in this market.”

– **Greg Crabb**, President & CEO
Amerisure Insurance



BOND TYPES

- ▶ Bid Bonds
- ▶ Performance and
Payment Bonds
- ▶ License and Permit Bonds