

AIX, Inc.: A Program Administrator Where Interests Are Aligned



What do you want from your insurance partner?

It's not stale clichés such as “value added services”, “best practices” or “paradigm shifting”. It's relying on tried and true business and insurance fundamentals. AIX applies those fundamentals to provide clients an optimal and efficient insurance solution that is designed specifically for each individual program.

Lines of Business Offered

- ▶ General Liability
- ▶ Workers Compensation
- ▶ Property
- ▶ Auto Liability

Key Attributes of our Insurance Structures

- ▶ All programs must have some type of homogeneity, either through line of business, class of business, or geographic location. This enables us to target our underwriting and loss prevention as specifically as possible
- ▶ Programs sized between \$3 million and \$25 million in primary premium
- ▶ Primary policy limits are typically:
 - \$1 million for General Liability, Property and Automobile Liability
 - Statutory limits for Workers Compensation
 - “A” rated reinsurance is readily available for excess limits
- ▶ All ventures must have some sort of risk sharing by the distribution source and/or the insured built into the structure
- ▶ All underwriting authority remains at the AIX level

Access to a variety of “paper” sources

- ▶ Relationships with A++ XV global insurers
- ▶ Relationships with specialty niche insurers for specific lines/classes
- ▶ Access to Nova Casualty Company, AIX controlled insurer (AM Best A- VII)

Risk Transfer Mechanisms Supported

- ▶ Guaranteed Cost
- ▶ Large SIR/Deductible
- ▶ Owned Captive
- ▶ Rent-A-Captive
- ▶ Risk Retention Group

Leadership

Stephen Mulready	CEO, AIX Holdings, Inc.
Robert Schultz	CEO and President, AIX, Inc.
Ron Ganiats	Chief Marketing Officer
Mark Green	Chief Risk Officer
Christopher Hoover	Chief Financial Officer
Ronald Mairano	Chief Operating Officer
Craig Rappaport	Senior Vice President
Russell Renvyle	Chief Underwriting Officer

OPTIMAL PROGRAM RESULTS ACHIEVED THROUGH:

Underwriting– By looking at homogeneous books of business, we can hone in on specific and unique underwriting issues, thereby lowering the loss ratio which lowers the all-in cost of risk.

Alignment of Interests– By aligning the interests of AIX with those of the distribution source and/or the insured, we build positive relationships since all parties are working together, rather than apart.

Management Experience– The senior team has written over \$3 billion of primary premiums through 250 unique programs over their combined 15 decades of specialty/alternative insurance experience. AIX has a proven track record, the knowledge and contacts to deliver on the firm's promise of structuring an optimal program.

Custom Design– From the choice of insurance carrier and risk transfer vehicle to the optimal reinsurance and loss prevention program, AIX tailors the whole of the program to each client's individual needs.

IT Platform– The AIX system is internet-based, scalable and real time. This provides a range of cost-saving capabilities that can flow through directly to program outcomes.

Low Overhead– By locating our operations in low-cost regions and negotiating services on your behalf, we strive to lower costs wherever we can.