





- **ACA** formed in November of 2006
- **ACA** is an industry leader in evaluating relative hurricane loss exposure
- **ACA** is an industry leader in pricing and managing hurricane exposure
- **ACA** minimizes its catastrophe exposure through ceding arrangements
- **ACA** cedes catastrophe exposure to A- or better reinsurers
- **ACA** partners with some of the largest reinsurers in the world
- If you know ASI... YOU KNOW US
- American Capital (ACA) is the Commercial Company of the ASI Group
- We have the same...
 - President and CEO
 - Business model
 - Same reinsurance strategy
 - Same financial stability
 - Same claims philosophy
 - Same commitment to independent agents
 - Same commitment to policyholders
 - Same commitment to excellence
- **ACA** obtained an AM Best B++ (Good) rating in just one short year
- **ACA** is Demotech rated A' Double Prime Unsurpassed
- **ACA** is Admitted
- **ACA** is one of the top commercial property writers in Florida



COMMERCIAL PROGRAMS



- Condominium Association - Property
- Condominium Association - Liability
- Homeowner Association - Property
- Timeshare Condos - Property
- Apartment Complexes - Property
- Office Building - Property
- Office Condominium - Property
- Boiler & Machinery (MEP)
- Flood



UNDERWRITING & SUBMISSIONS



- Target market is up to 10 years old
- All construction types
- Older risks may be consider based on updates
- Photos may be required
- Protection class 1-8
- No EFIS
- No Cedar Shake Shingles
- Fully completed Acord Applications (125,126,140)
- Fully completed ACA Supplemental
- Hard Copy Loss Runs - 3 years
- Email submissions to: **submissions@shuw.org**
- Quotes issued 2-3 weeks prior to policy effective date
- Email us binding instructions
- Policy mailed to insured and agent within 10 days of binding



TECHNOLOGY



- Leading edge technology
- On-line Agent endorsements
- Designated Agent receives log on
- Agent can print
 - Dec pages
 - Endorsements
 - Applications
 - Billing Statements
- On-line Agent Reports
 - Policy List
 - Renewal List
 - Canceled Policy List
- Websites
 - **www.asicorp.com**
 - **www.shuw.org**





Reinsurers	AM Best Rating	S&P Rating	Surplus Funds (\$Mil)	Date
ACE Tempest Reinsurance Limited Actua Re (Juniperus)	A+ XV (3/20/2009) Collateralized Market	A+	5,663.0	31-Dec-2007
Allied World Assurance Company Limited, Bermuda	A XV (10/24/2008) Collateralized Market	A-	2,416.9	31-Dec-2008
AlphaCat Re (Validus)	A- XII (1/19/2009)		1,138.8	31-Dec-2008
Ariel Reinsurance Company Limited, Bermuda	A XII (1/29/2009)	A+	1,225.2	31-Dec-2008
DaVinci Reinsurance Limited / Renaissance Underwriting Managers	A XV (4/30/2009)	A	2,207.3	31-Dec-2008
Endurance Specialty Insurance Limited	A+ g XV (6/16/2008)	A+	2,600.7	30-Sep-2008
Everest Reinsurance (Bermuda) Ltd.	A- XIII (9/29/2008)		1,214.0	30-Jun-2008
Flagstone Reassurance Suisse SA	A++g XV (8/26/2008)	AAA	8,936.8	31-Dec-2008
Gen Re	A- IX (8/20/2008)		496.0	31-Dec-2008
Glacier Re AG	A XIII (9/26/2008)	A-	1,371.9	31-Dec-2008
Harbor Point Reinsurance Limited				
Hardy Bermuda Limited [on behalf of Syndicate No. 0382 Hardy Underwriting & Others (HDU)]	A XV (7/11/2008)	A+	218.3	31-Dec-2007
IPCR Limited	A gu XV (3/3/2009)	A-	1,850.9	31-Dec-2008
Lancashire Insurance Company Limited	A- XIII (6/19/2008)		1,272.7	31-Dec-2008
MAP Underwriting Syndicate No. 2791 (MAP)	A (7/11/2008)	A+	795.7	31-Dec-2007
MS Frontier Reinsurance Limited	A IX (7/1/2008)	AA	394.2	31-Dec-2007
Nephila Capital Ltd. / Poseidon (on behalf of Allianz Risk Transfer AG, Switzerland, Bermuda Branch)	NR-5 (10/15/2008)	AA	604.0	31-Dec-2007
Paris Re, France	A- XII (5/27/2008)	A-	2,171.8	31-Dec-2008
Renaissance Reinsurance Ltd	A+ XIV (1/29/2009)	AA-	1,600.0	31-Dec-2007
Tokio Millennium Reinsurance Limited	A+ XI (8/28/2008)	AA	1,054.0	31-Dec-2008
Torus Insurance (Bermuda) Limited	A- g X (6/23/2008)		500.0	31-Dec-2008
Validus Reinsurance Ltd	A- XIV (12/18/2008)		1,938.7	31-Dec-2008
XL Re Limited	A g XV (8/25/2008)	A	7,853.2	31-Dec-2007

PROGRAM HIGHLIGHTS



American Capital Assurance Corp.

- ISO Basic and Wrap
- Competitive Pricing
- \$10M Per Building (Higher Limits Available)
- Ordinance & Law
- Rental Income
- Business Income
- Inflation Guard
- Terrorism
- Hurricane Deductibles
- Wind & Hail Deductibles
- Loss of Rents
- With Wind
- Ex-Wind
- Catastrophe Planning
- Property Manager Catastrophe Website



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Visit us on the web at: www.asicorp.org

BILLING



- Semi-Annual (2 Pay)
 - 55% Down
 - 45% Due on 180th day

- Quarterly (4 Pay)
 - 31% Down
 - 23% Due on the 90th day
 - 23% Due on the 180th day
 - 23% Due on the 270th day

- Equity Billing System
 - Endorsements premiums are due upon receipt
 - If endorsement premiums are not paid the policy will cancel before expiration

- Agency check for full premium

- Premium Finance



CLAIM SERVICE



- Commitment to pay what is owed promptly
- Solidified our commitment during the 2004/2005 hurricane seasons
- Convenience - 24/7 toll free availability
- Superior and responsive customer service
- Network of experienced knowledgeable claim professionals
 - Dedicated staff adjusters specializing in commercial property
 - Independent commercial property adjusters
 - Contractors and restoration professionals
- Catastrophe Plan
- Catastrophe Property Manager's Website
- A reputation of claims excellence built on exceptional service and staff
- Contact us at **claims@americanstrategic.com**





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