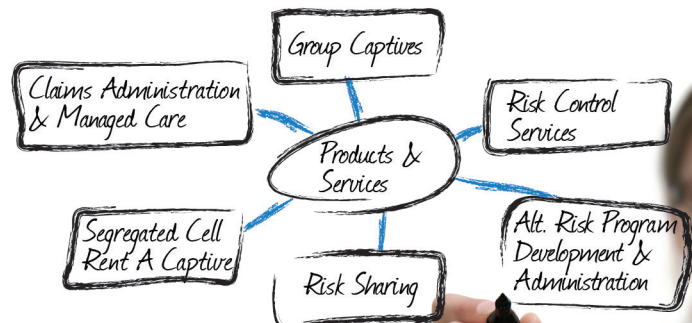


Alternative Risk

York Alternative Risk Solutions is a “one-stop shop” for all your alternative risk program needs.



York Alternative Risk Solutions (York ARS) has the experience, knowledge, and resources to create custom captive programs and deliver profitable results. When you partner with York, you can access any of our individual services and capabilities or have the benefit of bundling many of them together with one provider.

What truly sets us apart, though, is the unique commitment we offer our partners - we have the ability to assume risk alongside you.

This commitment creates an alignment of interest with the fronting carrier and captive partner that is unique in the industry for a claims administrator. Since we have a financial interest in most of our captive programs, we have a dedicated client services unit that provides an unparalleled additional level of oversight to the claims process.

With over 50 years of experience in the industry, York has become the premier provider of alternative risk solutions and is proud to be the #1 program business third party claims administrator. We are approved by over 50 “A” rated carriers. And we have a track record of returning over \$50 million in underwriting profits to our clients.

At York, we have a proven track record of providing alternative risk products, services, and solutions to a variety of client types. We provide full scale alternative risk program management services on a bundled or unbundled basis.

BENEFITS OF AN ALTERNATIVE RISK PROGRAM

An alternative risk program offers both greater control over your insurance program and more financial benefits than are available with traditional insurance solutions. York ARS can create custom captive solutions to help you maximize both.

Control Benefits:

- Loss sensitive vs. class sensitive underwriting
- Customized claims and loss control services
- Direct access to reinsurance markets
- Stability through market cycles
- Influence coverage terms and program structure
- Performance through partnership

Financial Benefits:

- Increased revenues
- Access to underwriting profits and investment income
- Reduced program expenses and claim costs
- Potential tax benefits

OVERVIEW

YORK ALTERNATIVE RISK SOLUTIONS

TARGET CUSTOMERS

York ARS works with a wide range of customers to create customized alternative risk solutions that meet their specific needs and address their unique concerns.

Our clients include:

- Trade Associations
- Captive Managers and Captive Consultants
- Independent Agents and Brokers
- Program Administrators and MGAs
- Franchisees / Franchisors

A FULL RANGE OF CUSTOMIZED SOLUTIONS

Our clients choose alternative risk model because the standard insurance programs don't provide the benefits they want and have earned because of their ability to successfully manage risk. At York ARS, we take that one step further by offering a variety of customized solutions, which we tailor to meet each client's specific requirements. Whether you need a partner who can help you create a captive solution or just want to improve services for the one you have, York can help.

We work with:

- Group Captives
- Agency and Association Captives
- Risk Retention Groups
- Self-Insured Group (SIG) Programs
- Deductible Reimbursement Policies
- Group Benefit Captives

York ARS is the partner you need for any of these solutions. Why? Because we bring a number of unique capabilities to the alternative risk marketplace, including:

- Captive program development and access to fronting markets
- Turn-key Protected cell captive facility
- Risk sharing for alignment of interests
- Underwriting Services and program management
- Client Services additional oversight

ADDITIONAL YORK SERVICES

In addition to our alternative risk solutions; we offer the following services from York Risk Services Group to help ensure that your alternative risk program delivers outstanding results:

- Superior claim handling
- Safety and loss control consulting - we can identify and understand trends and share that knowledge with our partners. This facilitates the proactive management - and even prevention - of claims, and increases cost savings.
- Premium audit expertise
- Underwriting and program management

A RMIS CREATED FOR RISK MANAGERS

We also offer a robust, web-based RMIS - FOCUS - designed specifically by risk managers for risk managers. FOCUS can be customized to capture and track the data from an overview of all claims down to the specific details of each individual claim and deliver on-demand accurate information and reports to support underwriting decisions. The information helps you make informed decisions that support your program's profitability.

SOLUTIONS, SERVICE, SUCCESS

York Alternative Risk Solutions has the experience and knowledge to create alternative risk management and captive solutions that work. To learn more about customizing a solution that will work for you, contact York ARS today.

LEARN MORE

If you want to learn more about what York Alternative Risk Solutions can do for your program, please contact:

Jim Ossner

Managing Vice President - Sales
570 595 2044 | [direct](#)
267 908 1411 | [cell](#)
Jim.Ossner@yorkrsg.com | [email](#)

Chris Nash

Vice President - Sales
203 980 2081 | [cell](#)
Chris.Nash@yorkrsg.com | [email](#)

Monica Everett

Vice President - Sales
858 922 9886 | [cell](#)
Monica.Everett@yorkrsg.com | [email](#)