



FRONTED PROGRAMS

- Rated "A-" Excellent - XI by AM Best
- Licensed in all 50 States and DC
- 3 admitted and 1 E&S writing platforms
- Broad base of product filings



**CORE
SPECIALTY**

THE CORE SPECIALTY ADVANTAGE

Core Specialty's Fronted Programs Division works with program managers and reinsurers to design and underwrite customized insurance programs. We selectively enter into fronting agreements with program managers who have significant experience and market presence in specialty classes of property-casualty risk. Our hybrid fronting philosophy allows us to be flexible with our risk retentions, enabling us to best support the objectives of our program manager and reinsurance clients.

OUR APPROACH

- "Gross lines" perspective: we diligence prospective MGA clients and fully underwrite their programs, regardless of supporting reinsurance.
- Flexible retentions: favor $\leq 10\%$ retentions, but willing to increase materially to support our MGA and/or reinsurer clients.
- Reinsurance structure agnostic: open minded to different reinsurance structures and counter-parties, including rated markets, ILS, captives, etc.
- Experienced, efficient operators: we support multiple MGAs and a portfolio of more than \$500m of fronted premium, so understand our MGA clients' needs, including speed to market.

CORE SPECIALTY AT A GLANCE

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- 11 underwriting divisions:
 - Agriculture
 - Commercial Auto Lancer Insurance
 - D&O
 - E&O
 - Equine
 - Excess Casualty
 - Fronted Programs
 - Healthcare
 - Marine and Energy
 - Property
 - Workers' Comp

CONTACT US

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OUR APPETITE

- We will consider a broad range of program managers and program submissions, but are biased towards:
 - Established MGAs employing experienced underwriting staff.
 - Programs generating at least \$10m in annual premiums.
 - Programs with strong reinsurance support from highly-rated/ fully-collateralized markets.
 - MGAs interested in a strategic, multi-year, multi-product fronting relationship.
- We provide fronting support for short and long-tail business on primary, excess and assumed reinsurance bases.