

EXCESS PROGRAM DESIGN & PLACEMENT

Due to our relationships with Excess Insurance Carriers, ARS can provide this important service to our individual and group self-insured clients in the private and public sectors. With our greatest asset being our knowledgeable and experienced marketing staff that average over 20 years in providing Excess Workers' Compensation solutions for our clients.

UNDERWRITING

Underwriting is one of the services offered in the ARS menu of risk management services. A self-insured client that desires underwriting services will find an ARS staff experienced in specifically designing acceptability standards. We will provide competitive and flexible pricing methods to mitigate and/or eliminate adverse selection. The ARS underwriting services are an integral part of the risk management disciplines available to our self-insured clients. Each service having a separate and collective goal of improving the financial performance of the self-insured's risk management program.

DEDICATED TO CUSTOMER SERVICE