



RSG UNDERWRITING MANAGERS

Delivering Exceptional Value to Brokers, Agents and Carriers

RSG Underwriting Managers (RSGUM) is a dynamic insurance organization providing innovative property and casualty products through its 16 managing general underwriting (MGU) units. The RSGUM MGUs deliver underwriting profit to carriers and capital providers while providing competitive, differentiated products, along with efficient and responsive service, to brokers, agents and their insured clients. In only its sixth year of operations, RSGUM has grown rapidly and now approaches \$1 billion in annual premium volume.

The RSGUM Approach

RSGUM identifies opportunities and develops MGUs with a consistent, disciplined strategy. The key principles in this approach are:

- **Focus:** RSGUM units target very specific industries and develop products customized to those tightly-defined markets.
- **Talent:** The MGUs are built around industry-leading underwriting talent, which RSGUM views as an absolute prerequisite for success in this industry segment.
- **Platform:** RSGUM's overall scale has enabled the development of a highly efficient platform featuring: robust technology, actuarial expertise, technical support, legal and compliance capability, and other related services.

A Business Model that Benefits Clients

RSGUM adds value to both its underwriting partners (i.e. carriers and capital providers) and its distribution clients (agents and brokers). While there are separate benefits for each group, the RSGUM business model has been explicitly designed to create upside throughout the value chain.

For agents and brokers, the RSGUM MGUs provide unsurpassed product solutions across a broad range of complex or challenging classes of business. By accessing the deep and focused underwriting talent at RSGUM, agents and brokers ensure the kind of exceptional outcomes for clients that will grow their agency. Additionally, the RSGUM culture demands, and the highly efficient operating platform delivers superior and responsive service.

For carriers, working with RSGUM provides access to outstanding underwriting talent featuring proven industry veterans with exceptional track records and meaningful market recognition. Carriers can achieve true variable cost entry into new or expanded market segments by partnering with RSGUM. Finally, the entrepreneurial culture of RSG ensures a continuous flow of new product, market and process ideas that keep clients at the forefront of the industry.

Selective Market Segments Served

RSGUM is deliberate in choosing the industries where it discerns opportunities to make a difference in the marketplace.

RSGUM identifies and pursues non-commodity areas where exposures are complex and traditional underwriting capacity is inadequate. These segments include, among others:

- Health Care / Life Science
- Mergers & Acquisitions / Tax
- Energy (Traditional & Renewable)
- Construction
- Real Estate
- Media
- Insurance Agents
- Municipalities

By delivering sophisticated underwriting expertise to bear on these challenging market areas, RSGUM is able to add value to its clients in both distribution and capital.

Differentiated Product Offerings

In similar fashion, RSGUM MGUs are equally discerning in choosing the specific lines of business to write within their chosen industry segments. The focused underwriting teams have the expertise and experience to navigate in challenging underwriting areas and to deliver differentiated products at appropriate pricing. Examples of RSGUM products include, among others:

- **Property:** Builders Risk, Coastal Property, Difference in Condition, Energy, Inland Marine, Habitational
- **Transactional Liability:** Representations & Warranties, Tax, Specific Litigation
- **Casualty:** General Liability, Cyber, Business Interruption, Management Liability
- **Professional Liability:** Miscellaneous Professional Liability, Healthcare Providers, Architects & Engineers, Insurance Agents

With 16 distinct MGUs, RSGUM's product offerings are collectively broad but individually focused.

Built for Speed and Built to Last

RSGUM has grown rapidly since its formation in 2010, and this growth reflects the entrepreneurial culture of Ryan Specialty Group and its belief in the advantages and bright future of the MGU business model. However, increased size does not



mean decreased agility; RSG continues to ensure that the MGUs remain at the cutting edge of the industry and that they continue to develop new ways to benefit their clients.

Ryan Specialty Group

In early 2010, Patrick G. Ryan, founder and former Chairman and CEO of Aon Corporation, founded Ryan Specialty Group (RSG). From the beginning, RSG has been designed to meet the need in the marketplace for creative insurance and risk management solutions for complex, sophisticated and high-hazard risks. RSG is today a recognized leader in international specialty insurance and continues to expand its capabilities.

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