

The AICC Advantage best in praxis

AICC Risk Solutions delivers collaborative expertise to agents from specialists who **assess, formulate** and **manage** effective alternative risk solutions for their clients.

We're experienced with the **full spectrum** of risk management alternatives, from single parent and group captives to rent-a-captives, pools and domicile solutions.

Our ownership, **proven financial stability** and market pedigree mean we're here to stay.

Ultimately, our **in-depth knowledge, unparalleled responsiveness** and **turnkey solutions** enable agents and their clients to **stabilize the cost of risk over time**.

The Advantage

AICC professionals understand every aspect of alternative risk solutions from markets and regulatory requirements to management, underwriting, and loss control. We work in partnership with insurance agents and market representatives, as well as members of the captives we manage, to deliver comprehensive risk assessments and optimum solutions for every client. Our professionals identify and implement solutions that stabilize your client's cost of risk over time. We are flexible enough to react quickly at any stage of a project. We adhere to the highest standards for business ethics and integrity.

AICC makes it easier to create ART (Alternative Risk Transfer) solutions that work for you and your clients.

AICC Captive Design and Management Services

Insurance costs are highly unpredictable, and a growing number of corporations, groups and associations are looking to take control of their insurance costs. AICC professionals know how to evaluate and deliver the optimum retention solution for each client's risk management needs. We are proficient in all disciplines of alternative risk transfer and captive management insurance and reinsurance. We respond quickly to changing market conditions. We pay meticulous attention to details and efficiencies. We work collaboratively with agents and maintain a concentrated focus on clients. In other words, we give clients control over their insurance costs. AICC provides captive management services in a variety of onshore and offshore domiciles.

Evolve with AICC

Expand your Horizons through a Merger with AICC

The Alternative Risk market is continuously evolving. AICC envisions a future of vibrant growth and continued diversification.

A successful merger strategy is a key component of our objective to enhance AICC's position as the industry leader within the specialty program and alternative risk market segment.

- [Evolve With AICC](#)
- [Reasons to Consider a Merger](#)
- [Why Merge with AICC](#)
- [What We Look for: M&A Candidate Profile](#)
- [The Next Step](#)
- [Merger & Acquisition Brochure](#)

Reasons to Consider a Merger

There are any numbers of reasons why owners of successful independent firms consider a merger. In many cases, smaller firms seek the financial resources necessary to bring their business to a more efficient operating level. Some firms strive for increased competitiveness through increased market leverage, additional products and enhanced distribution channels. Others seek an agreeable exit strategy or simply a way to capitalize on the equity developed through their years of successful stewardship.

Competitive

- Amplified brand recognition
- Expanded market access and leverage
- Diversification via access to new or different products
- Increased access to expertise, and enhanced ability to recruit and develop staff

AMBASSADOR INVESTMENT CAPTIVE CORPORATION

Financial

- Increased financial stability
- Greater liquidity and asset diversification
- More resources to promote and sustain growth and expansion

Technological

- Capability to expand operating platform
- Access to upgraded systems and automation resources
- Enhanced ability to maintain pace with changing market dynamics

Perpetuation and Succession Planning, or Exit Strategy

- To capitalize personal equity
- To resolve future leadership questions
- To increase security and career path options for quality employees

Why Merge with AICC?

The AICC Advantage

Our ability to address each of the traditional reasons to merge, the scope of our operating platform, the diversity of our capabilities and our proven financial strength make AICC a complete solution that provides distinct advantages to potential merger partners:

- **Market Pedigree:** The strength of our ownership and the depth of our carrier relationships provide us with substantial influence within our industry niche. AICC places over \$1 million in alternative risk and specialty product premiums to support a powerful market presence.
- **Distribution:** We have a well-defined agency distribution system that is actively managed by a dedicated and professional, U.S.-based, sales force. A proactive cross-selling initiative promotes additional distribution efficiency.
- **Institutional Strength:** Our business partner benefit from the proven financial stability and adherence to professional standards associated with a publicly traded parent company. Being supported by one of the world's largest insurance service organizations provides enhanced transaction creditability and stakeholder security.
- **Operational Autonomy:** Even with a publicly traded parent, AICC maintains an independent brand. We are managed by a team of like-minded individuals who share your enthusiasm for this specialty industry segment.
- **Collaborative Expertise:** Our teams of experts bring multiple disciplines to bear on any situation requiring high levels of technical expertise, including actuarial, accounting, marketing, sales, operation and underwriting.
- **Diversification:** The range of products and services within our chosen market segment promotes stability against volatile market conditions. Mergers and strategic acquisitions allow AICC to strengthen our core competencies and expand into profitable new market niches.
- **Product Development:** Building and managing new programs has been a cornerstone of our growth. We dedicate substantial resources to ensure that robust research and development takes place in order to introduce and manage new products that will provide capacity to distressed or underserved market niches.
- **Marketing and Promotion:** Our marketing staff continually develops promotional collateral and educational webinars, updates our web site and uses cutting-edge marketing resources to support sales and promote and position the AICC brand.
- **Productivity and Efficiency:** We constantly evaluate ways to promote efficiency and improve operating margins. This includes standardizing processes through technology as well as employing our successful off-shoring initiative.

What We Look for: M&A Candidate Profile

AICC actively seeks to acquire successful firms, profitable books of business or proven teams with demonstrated expertise within our market niche. A well-matched combination will generate enhanced revenue growth, provide expansion opportunities and/or improve operating efficiencies. We look for candidates with the following characteristics:

- A compatible chemistry and a strong, energetic leadership
- *Solutions-orientated* firms generating between \$ 1 million and \$10 million in annual revenues
- Program Managers or MGA`s with a specialty focus and demonstrated niche expertise
- Captive, risk retention group or self-insurance group managers
- A distribution and production platform centered on retail agency relationships
- Reinsurance Intermediaries focusing on program or alternative market business
- Wholesale brokers having a specialty focus
- Unencumbered, transferable books of business

AMBASSADOR INVESTMENT CAPTIVE CORPORATION

AICC is always willing to entertain confidential discussions with other successful entities that fall outside of these general parameters. Put simply, we want to talk to you if you share our enthusiasm, excitement and vision for dynamic growth within this industry segment.

The Next Step Form 900

If your operational values and market vision are similar to ours, we encourage you to contact AICC to explore an opportunity to merge with our dynamic enterprise. All inquiries will be held in strict confidence and should be directed to:

Ulf von Brosowski

Chief Operating Officer

Ambassador Investment Captive Corp.