

# **Best's Performance Assessment Effective Date**

November 13, 2025

# **Analytical Contacts**

Yizhou Hong Senior Financial Analyst Yizhou.Hong@ambest.com

+1(908) 439-2200 Ext. 908-882-1692

Edin Imsirovic

Edin.Imsirovic@ambest.com

+1(908) 439-2200 Ext. 908-882-1903

# **Company Information**

**Amwins Group** 

#### **Address**

4725 Piedmont Row Drive, Suite 600, Charlotte, North Carolina 28210 United States

Web: <u>www.amwins.com</u> Phone: +1-704-749-2700

# **Management Information**

Scott Purviance, Chief Executive Officer
James Drinkwater, President
Ben Sloop, Chief Operating Officer
Darin Stafford, Chief Financial Officer
Josh Street, Chief Information Officer
Mark Bernacki, Chief Underwriting Officer
Kristin Downey, Chief Administrative Officer
Michael DeGusta, Chief Technology Officer
Donna Hargrove, General Counsel

#### Information

Best's Performance Assessment for Delegated Underwriting Authority Enterprises

**Guide to Best's Performance Assessments** 

# **Amwins Group**

**AMB #:** 041013

# **Best's Performance Assessment (PA)**

# PA-1 Exceptional

Outlook: Stable Action: Affirmed



# **Performance Assessment Components**

Underwriting Capabilities	Exceptional
Governance and Internal Controls	Exceptional
Financial Condition	Excellent
Organizational Talent	Exceptional
Depth and Breadth of Relationships	Exceptional

# **Best's DUAE Assessments - for the DUAE Unit Members**

Assessment Unit: Amwins Group | AMB #: 041013

AMB#	Assessment Unit Members	AMB#	Assessment Unit Members
041014	Amwins Access Insurance Services, LLC	041019	Amwins National Transportation Underwriters,
041015	Amwins Digital Insurance Services, LLC		Inc.
041016	The American Equity Underwriters, Inc.	041020	Amwins Specialty Casualty Solutions, LLC
041017	Amwins Program Underwriters, Inc.	041062	Alta Risk, LLC *
	Amwins Special Risk Underwriters, LLC	041063	Amwins Accident & Health Underwriters, LLC *
		041064	Unicorn Underwriting Limited *

- \* AMB# 041062 was added as a member of the Assessment Unit November 13, 2025
- \* AMB# 041063 was added as a member of the Assessment Unit November 13, 2025
- \* AMB# 041064 was added as a member of the Assessment Unit November 13, 2025



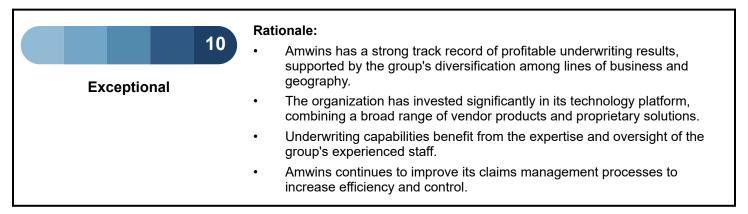
# BEST'S PA FOR DUAE REPORT

AMB #: 041013 - Amwins Group

	Year End - December 31					Year End - December 31				
Key Production Figures: USD	2024	2023	2022	2021	2020	2024	2023	2022	2021	2020
Top Active Programs		Premiums (000)			Annual % Changes					
Amwins Access	1,186,948	970,020	810,857	651,786	528,398	22.4	19.6	24.4	23.4	10.3
Amwins Specialty Casualty Solutions	852,564	866,062	836,040	645,085	333,527	-1.6	3.6	29.6	93.4	-4.0
Amwins Program Underwriters	741,156	575,344	506,886	422,252	383,378	28.8	13.5	20.0	10.1	1.1
Amwins Special Risk Underwriters	598,062	536,640	459,159	369,172	248,054	11.4	16.9	24.4	48.8	6.6
Amwins National Transportation Underwriters	265,436	258,364	253,380	236,627	185,086	2.7	2.0	7.1	27.8	4.4
American Equity Underwriters	216,937	197,684	181,512	167,330	168,343	9.7	8.9	8.5	-0.6	-5.1
Amwins Digital	168,127	167,420	165,141	150,774	115,451	0.4	1.4	9.5	30.6	2.7
Beacon Risk Strategies	142,465	113,165	97,465	90,881	98,458	25.9	16.1	7.2	-7.7	-4.2
Alta Risk	104,240	83,224	70,907	56,042	46,772	25.3	17.4	26.5	19.8	-25.4
Unicorn Underwriting	73,410	57,755	53,057	54,838	54,221	27.1	8.9	-3.2	1.1	-13.7
Total Other Active Programs	105,411	82,051	93,105	77,951	47,940	28.5	-11.9	19.4	62.6	24.2
Total Premiums - Active Programs	4,454,756	3,907,728	3,527,509	2,922,736	2,209,627	14.0	10.8	20.7	32.3	1.7
Discontinued Programs	12	9,406	13,443	213	-131	-99.9	-30.06	5,211.3	-262.6	-101.7
Total Premiums - All Programs	4,454,768	3,917,134	3,540,952	2,922,949	2,209,496	13.7	10.6	21.1	32.3	1.4

# **Assessment Rationale**

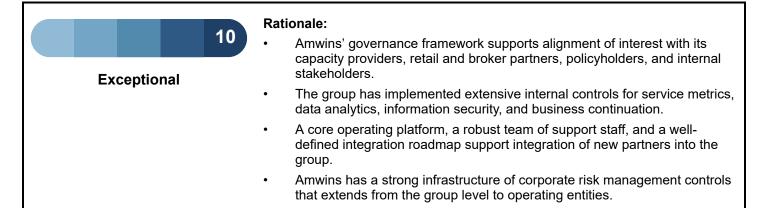
# I. Underwriting Capabilities:



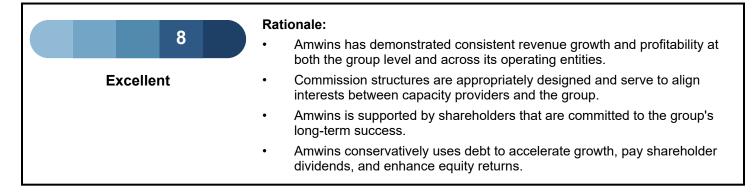


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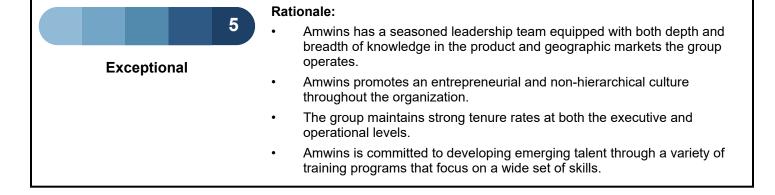
# II. Governance and Internal Controls:



# **III. Financial Condition:**



# IV. Organizational Talent:





# BEST'S PA FOR DUAE REPORT

AMB #: 041013 - Amwins Group

# V. Depth and Breadth of Relationships:



**Exceptional** 

#### Rationale:

- Amwins maintains a well-rounded portfolio of programs across a diverse range of risk groups and geographies.
- The group retains a high percentage of clients and has demonstrated continued growth.
- Amwins' diverse and long-standing relationships with its carrier partners are considered a strength of the organization.
- Supported by the group's infrastructure, Amwins' operating entities benefit from unparalleled access to internal and external distribution networks.

# **Outlook: Stable**

#### Rationale:

The stable outlook reflects AM Best's expectation that Amwins and its DUAE entities will continue to offer an array of profitable programs to their diverse capacity partners. AM Best further expects Amwins to maintain its exceptional governance and excellent financial condition under the oversight of its experienced leadership team.

The Performance Assessment (PA) is not a credit rating, and it is not indicative of, nor related to, any credit rating or future credit rating of an entity and therefore is not subject to section 3 of SEC 1934 Act. The PA is a forward-looking, independent, and objective non-credit opinion, not a statement of fact, of the key assessment factors that through a prescribed framework, provide a relative ranking for a PA. The PA is expressed on a 5-point descriptive scale that ranges from PA-1 (Exceptional) to PA-5 (Weak) based on the application of AM Best's published methodology. A PA is not a recommendation to buy, sell or hold any securities, contracts or any other financial obligations, nor does it address the suitability of any particular financial obligation for a specific purpose or purchaser.

An AM Best's PA assigned to a Delegated Underwriting Authority Enterprise (DUAE) addresses the DUAE's relative performance and its ability to adhere to contractual agreements. AM Best will consider the conditions and expectations as outlined in the DUAE's business plan, as well as all other relevant information, and will reserve the right to revise the PA in the event there are any material changes. AM Best relies on third-party audited financial data and/or other information provided to it. While this information is believed to be reliable, AM Best does not independently verify the accuracy or reliability of the information. AM Best reserves the right to assign, withdraw or suspend such acknowledgment at any time and at its sole discretion.

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