



*THE FIRST STEP IN YOUR SUCCESSFUL CAREER
WITH ALL RISKS.*



The **All Risks University** program, beginning June 18, 2007, offers recent graduates and industry professionals preparation for various career paths available in a successful Wholesale Brokerage firm.

Discover what it takes to be a wholesale producer in the Surplus and Specialty Lines Market!



Our goal is to hire potential leaders to take part in an intense three-month program at our Corporate Office in Hunt Valley, Maryland.

The topics discussed will provide you with the tools necessary for a successful career. All Risks is looking to hire future leaders as brokers, underwriters and managers at select All Risks' branch offices across the country.

While training at the University, in addition to your salary, All Risks will pay for your housing and approved travel expenses.

We are looking for candidates who are;



**Entrepreneurial, Ambitious,
Honest, Honorable,
Hard Working, Ethical,
Courageous, Committed,
Professional, Loyal,
Positive and Collaborative.**

Does that describe you? If so, apply today!

ALL RISKS UNIVERSITY PROGRAM

BEGIN YOUR CAREER WITH

all risks

Through the **All Risks' University Program**, participants will receive support at multiple levels throughout the company. You and your peers will work together to get the most from the rigorous training.



Our mentors will provide counseling and insight to the fast-paced world of Surplus and Specialty Lines. Our experienced production managers will challenge you in

real-world case studies that demand thoughtful and analytical skill application.

ALL RISKS SPIRIT

All Risks hires people who are new to the Surplus and Specialty Lines business and is dedicated to investing in their career development and assisting them in creating a social bond with their coworkers and the organization.

We offer an exciting and challenging environment that combines hard work and fun!



CURRICULUM







- Principles & Practices of Surplus Lines
- Sales & Marketing
- Use of our Proprietary Systems
- **ALL RISKS** Products and Services
- **ALL RISKS** Culture & Mission
- Leadership Skills
- Commercial Property & Casualty Underwriting
- Underwriting Case Studies
- Presentations by Support Service Experts
- Panel Discussions with Carrier and Retail Partners
- Social Activities

WHAT WILL I DO?

Upon graduation from **All Risks University**, you will continue to build your career as a broker or underwriter for one of our production units.

As such, your job responsibilities will include:



-  Developing and expanding relationships with carrier and retail agent partners to build your book of business
-  Learning to qualify risks and identifying your best opportunities
-  Using strong technical writing skills to summarize account submissions to carrier partners for optimum turn-around times and quick identification of opportunities
-  Developing knowledge of carrier markets and their risk appetites
-  Partnering with carriers in an informative and ethical manner to place risks for competitive prices and favorable commissions
-  Identifying your career path within All Risks and continuing professional development along that path



QUALIFICATIONS

All Applicants Must

1. Have an overall grade point average of at least 3.0 of a 4.0 scale
2. Be at least 18 years of age and a U.S. citizen
3. Be able to relocate
4. Possess proficiency in *Microsoft Office* applications
5. Have excellent written and oral communication skills as well as strong interpersonal skills

College Seniors & Recent Graduates Must

1. Be a recent graduate or full-time Senior enrolled at an accredited 4-year College or University
2. Be pursuing or have received a degree in Insurance and/or Risk Management
3. Be a graduate prior to All Risks University start date

Industry Candidates Must

1. Possess an AU or ASLI designation OR a B.S. Degree (preferably in Insurance/Risk Management)
2. Have a minimum of 3 years Property and Casualty experience
3. Have passed INS 21 and INS 23

HOW DO I APPLY?



Submit the following information to our Human Resources (HR) Department by mail, fax or electronically via our website at www.allrisks.com:

- Completed **All Risks University** application (available online)
- Current resume
- College transcript, if a student or recent graduate
- One letter of recommendation or professional reference (preferably insurance related)

Fax the information to: **All Risks, Ltd. - HR Dept. at 410-828-8179**

Mail the information to: **All Risks, Ltd. - HR Dept.
10150 York Road, 5th Floor
Hunt Valley, MD 21030**

Complete online at: www.allrisks.com

**Applications submitted by April 15, 2007
will receive first consideration.**



**Apply to
be part of the
All Risks team
Today!**



ALL RISKS HISTORY

All Risks was founded in 1964 as a wholesale broker in Baltimore, Maryland. Supported primarily by local insurance agents seeking access to Lloyds of London, our firm was successful from the outset.

We have since expanded into additional territories and product lines. All Risks is independent and has no ownership ties with any entity engaged in the retail sale of insurance. We are the largest privately held wholesale agency in the Mid-Atlantic Region.



All Risks offers the broadest spectrum of wholesale solutions with our four separate operating units: Contract Binding, Brokerage, National Specialty Programs and Personal Lines. Our business is written exclusively through retail agents and brokers.

All Risks exists to fill a unique niche. As brokers or underwriters, we serve agents as licensed navigators in the complicated specialty insurance market. We assist in all lines of coverage including General and Professional Liability, Commercial Automobile coverage, Workers' Compensation, Umbrella and Excess, Directors and Officers, Standard Admitted Packages and some specialty Personal Lines coverage. Surplus lines and admitted solutions, we've got them all and more.

Our company has grown 28% per year on average for over 10 years. Our growth is a result of an aggressive and entrepreneurial culture that focuses on providing new opportunities to our retail insurance broker clients. We maintain excellent relationships with carriers, enabling us to "get things done" - providing you with the solutions needed. We maintain a



staff with a superior underwriting knowledge level. Our employees are friendly and accessible. They go the extra distance to keep abreast of trends and changes in products and the marketplace.

Over 400 employees staff our full service offices in Phoenix, AZ; La Mirada, CA; Oakland, CA; Jupiter, FL; Ft. Lauderdale, FL; Tampa, FL; Atlanta, GA; Chicago, IL; Hunt Valley, MD; Charlotte, NC; Philadelphia, PA; York, PA; Dallas, TX; Alexandria, VA

(DC Metro) and Richmond, VA. Our size and scope of operations make us one of the largest and best positioned wholesale brokers available.

Our goal is to provide one-of-a-kind service and an ever-growing range of products so that our client partners can address the needs of their customers more effectively.

Simply put, All Risks does more than meet expectations...

We exceed them!



To learn more about All Risks, visit: www.allrisks.com