

Service American Indemnity Company and sister company, Service Lloyds Insurance Company, are pooled and operate under the Service Insurance Holdings, Inc. parent which is wholly owned by the Gray Family. The rating reflects the company's excellent capitalization and historically solid overall operating performance.

Financials

- › 2019 Projected Year End Surplus > \$150M
- › Total Capital 1127% of RBC
- › 2019 Net Premium to Surplus <.5 to 1
- › Net leverage <2 (NWP + Liabilities)/Surplus)
- › Service American carries no debt
- › Balance Sheet rated "Very Strong" by AM Best
- › AM Best BCAR Ratio > 60
- › Shareholders committed to organic capital growth (reinvestment of profits into surplus)

Service American Indemnity Company

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| Rating | AM Best Rating: A- VIII (Excellent) |
| States Available | AL, CA, CT, GA, FL, KY, MD, ME, MS, NH, NJ, NC, PA, RI, SC, TN, VA, VT, WV |

The Atlas Advantage

- › Exclusive carrier partnerships with "A-" (Excellent) rating or better by A.M. Best
- › Complete in-house underwriting authority
- › Extensive knowledge & underwriting expertise
- › Competitive rates
- › Excellent commission structures
- › Creative and flexible payment plans
- › Superior claims handling and oversight
- › Atlas insureds have free access to GoSafe, our online safety and loss control platform
- › Get live customer service with our [Client Solutions Team](#)