

AMI Risk Consultants, Inc. is an actuarial and risk management consulting firm based in Miami, Florida. It was established as an S-Corporation in the State of Florida in May of 1992.

The company has worked for various government entities as well as non-government entities. We are well diversified geographically by type of client and type of work. We have performed consulting services throughout the country for municipalities, self-insurance programs, various state insurance funds, state insurance departments, insurance companies, and health insurance providers, particularly Blue Cross Blue Shield and its HMO subsidiaries.

AMI has grown significantly. We have attained financial growth and stability as shown in the numerous entities (both from the government and private sectors) that have relied on our capabilities and have continuously engaged our services.

The staff of AMI are extremely motivated and committed to providing the best quality consulting services possible. We think this is a sure formula to success.

AMI's Client Base for Actuarial Consulting Services

AMI specializes in forecasting, pricing, loss reserving and review, rate filing and review, statutory accounting, risk management, and claims review for the following:

- Municipalities
(Baltimore County, Anne Arundel County, Montgomery County, Bay County, City of Chesapeake, City of Coral Gables, etc.)
- Self Insurance Programs
(Burger King, Performance Food Group, Applied Industrial, etc.)
- State Insurance Departments
(Maine, California, Oregon, Michigan, Wisconsin, etc.)
- Insurance Companies
(Capital City, Agrinational, Safe Insurance, AZ-Mont, etc.)
- Offshore Captive Insurance Companies
(United Insurance Co., Blair International, etc.)
- Blue Cross Blue Shield and HMOs
(Blue Cross Blue Shield of Michigan and its HMO subsidiaries for the Michigan Insurance Bureau).

We specialize in various insurance products including:

- Workers' Compensation
- Employer's Liability
- General Liability
- Vehicle/Automobile Liability
- Property (real/personal; auto physical damage)
- Commercial Multi Peril
- Private Passenger Auto
- Professional Errors and Omissions
- Post Retirement Benefits Other than Pension
- Health
- Crime

- Reinsurance
- Medical Malpractice
- Private Mortgage Insurance
- Umbrella and Excess Coverage
- Commercial and Public Liability
- HMO and Blue Cross Blue Shield Coverage.

AMI's Capabilities on Regulatory Compliance

We provide actuarial assistance to property/ casualty insurance companies, captive insurance companies, and self-insurance funds in such areas as:

- GASB 10/GASB 43/GASB 45 requirements
- Loss reserves analysis and certification
- Financial projections calculation
- Commercial and personal lines product pricing and development
- Reinsurance
- Risk-Based Capital calculation.

AMI's Statistical Analysis Capabilities

AMI has the ability to perform various statistical analysis including the following:

- Tests of hypothesis and statistical significance
- Confidence Intervals
- Simulations
- Regression Analysis
- Variance Analysis.

AMI's Risk Management Consulting Service Capabilities

AMI has the ability to perform various risk management consulting services including the following:

- Self-insurance financial performance review
- Cost of risk allocation design and calculations
- Claims administration effectiveness review
- Feasibility studies for alternative financing arrangements
- Captive insurance company feasibility studies
- Insurance effectiveness reviews
- Claims management information system development.

AMI's Claims Audit Capabilities

AMI has the ability to perform claims audits for property/casualty coverages. The purpose of these audits is to determine the efficiency and effectiveness of the insurance company or self insurance program's claim administration practices. Our experience in this area will help in developing the appropriate actuarial judgment necessary in performing the calculations.