

Western World Insurance

Facing local talent shortages, Western World turned to WAHVE to source highly skilled underwriters, allowing the company to enhance flexibility and maintain service quality in a volatile market.



The Problem

The surplus lines industry can move in sudden updrafts and downdrafts. “There is a volatility in our business as an excess and surplus lines carrier,” says Thomas Mulligan, president and CEO of Western World Insurance Group, a carrier with \$261 million in revenue. “Depending on where you are in the cycle with a particular line or program, you have to be adaptable.”

While Western World had successfully relied on outsourcing for processing, it continued to face backlogs in underwriting. The company needed specialized help. Yet finding skilled underwriters locally was a challenge.

The Solution

With WAHVE, Western World found a new option: ready access to skilled underwriters who possess the kind of highly technically underwriting talent the carrier needed to feel confident. “I would characterize it as audit work involving rate checking and underwriting checking. In commercial auto, for instance – which is highly technical – for someone to work here, they need a strong commercial auto background.

And that’s what we’ve gotten,” says Mulligan. “We were looking for certain types of audit work, and WAHVE was able to supply someone who is 100 percent capable of doing that.”

About Western World Insurance Group

Western World has offered contract bond E&S insurance solutions for 60 years, providing agents with expertise in underwriting and claims across various commercial coverages. As the market evolves, Western World adapts by continually enhancing its Integrated Platform (WWIP) and refining products to meet changing client needs.

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CASE STUDY

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The Results

Mulligan credits WAHVE for delivering the kind of flexibility needed for his company to respond quickly to changing market conditions. Because WAHVE removes geographic constraints, Western World was able to locate highly specialized talent for their underwriting department without limiting themselves to the local candidate pool.

Now Mulligan's Franklin Lakes, NJ-based underwriting department is augmented with two wahves: one in Rhode Island and the other in the Southeast.

He described their technical skills as "beyond what we typically had seen before...WAHVE brought that to us for the first time."



*"I found a new option:
reliable, ready access to
skilled underwriters."*

Thomas Mulligan, President
and CEO

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