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**Providing  
Solutions**



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Your Clients'  
Insurance  
Needs**



## **BROKERAGE DIVISION**

### **BUILDER'S RISK - Property**

- Ground Up and Gut-Rehab's
- All Classes of Property
- Frame
- Structural Work
- \$2,500 Minimum Premium

### **CONSTRUCTION LIABILITY**

- General Contractors, including Residential and Commercial
- Owners Interest
- Project Specific
- Home Builders
- Trade Contractors -Steel Erectors, Demolition, and Excavation Contractors
- Environmental Contractors

### **PRODUCTS LIABILITY**

- Claims Made & Occurrence
- \$5,000 Minimum Premium
- Distributors, Importers, and Mfgs
- *Types of Accounts:* Cosmetics, Machinery, Food, Toys, Chemicals, Products, and many others

### **PROPERTY**

- Frame to HPR risks
- Up to \$250,000,000+ limits
- Real Estate, Mfg, and Vacant Building
- Coastal Property
- DIC, Flood, Quake

### **REAL ESTATE**

#### **Property, CGL, and Umbrella**

- Apartments
- Senior Housing
- Manufacturing and Industrial
- Mercantile and Shopping Centers
- Office Buildings
- Warehouse Buildings
- Home Owners Associations
- Condos & Co-Ops

### **AUTOMOBILE LIABILITY**

- Minimum premium: \$25,000
- *Eligible Classes:* Contractors, Distributors, Mfgs, and Local Trucking

### **WORKERS COMP**

- Binding \$5,000 - \$50,000
- Brokerage \$50,000+
- Hard to place classes
- High MOD accounts / Large losses OK
- New Ventures

### **UMBRELLA LIABILITY**

- Limits up to \$100,000,000
- Real Estate RPG -\$5,000 M/P
- Condos, Co-Ops, Hotels
- *Also write most classes including:* Heavy Automobile Accounts, Real Estate, Products, Busses, Distribution, Mfg, and Construction

### **PROFESSIONAL LIABILITY**

- Directors & Officer's Liability - Public, Private, and Non-profit
- Lawyer's Professional Liability
- Employment Practices Liability
- Miscellaneous Errors & Omissions
- Technology, Internet and Cyber Liability
- Fiduciary Liability
- Investment Advisor/Mutual Funds
- Mutual Fund D&O/E&O
- Healthcare & Allied Medical
- Medical Malpractice
- Contractors Professional
- Architects & Engineers
- Insurance Agents E&O
- Environmental Consultants (gl/pl/cpl)
- Media Liability
- Accountants
- Mortgage Bankers/Brokers including Bond

### **BINDING FACILITIES**

### **PROPERTY AND CASUALTY**

- Packages and Monoline Policies available
- Up to \$10mm in house property authority available

- *Available classes:* Habitational risks, Vacant Properties, Warehouses, Health Clubs, General Contractors, Special Events, Vendors, Homeowner Associations, Schools & Clubs
- *Contractor/Artisan Program Classes:* Roofers, Excavators, Janitorial, Masonry, Landscaping, Plumbing & Heating, Painting, Drywall Installation, Concrete Construction, Welders, and many more
- *Full Contractual and Blanket A.I. Available*

### **AUTOMOBILE PHYSICAL DAMAGE**

- *Eligible Classes:* Bus Operators, Limo Companies, Sand & Gravel, Trucking, and Refuse haulers. Single units OK.

### **GARAGE LIABILITY /GARAGE KEEPERS**

- *Eligible Classes:* Repair & Body Shops, Car Washes, Service Stations, Parking Facilities, Towing Operations, Gas Stations, Convenience Stores

### **MOTOR TRUCK CARGO**

- ICC and State Filings are available
- Most classes are eligible

### **EXCLUSIVE PROGRAMS**

#### **OWNERS INTEREST**

- Package Designed to Cover Renovations, Gut Rehabs, New Construction, and Tenant Build-Outs
- \$10,000,000 in house capacity

#### **SOCIAL SERVICES**

- All lines including Professional Liability
- *Territory:* Most states
- *Classes:* Adoption Agencies, Foster Care, Developmentally disabled services, Senior day care, Homeless shelters, Substance abuse services, Services to youth, and Community services.