



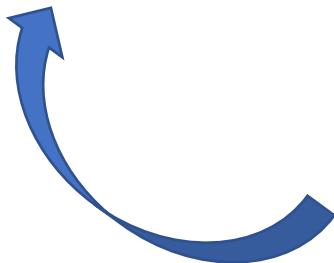


Who we are

How we work

What we offer

Contact us



WHO WE ARE?

A wholesale company in the
Insurance Sector

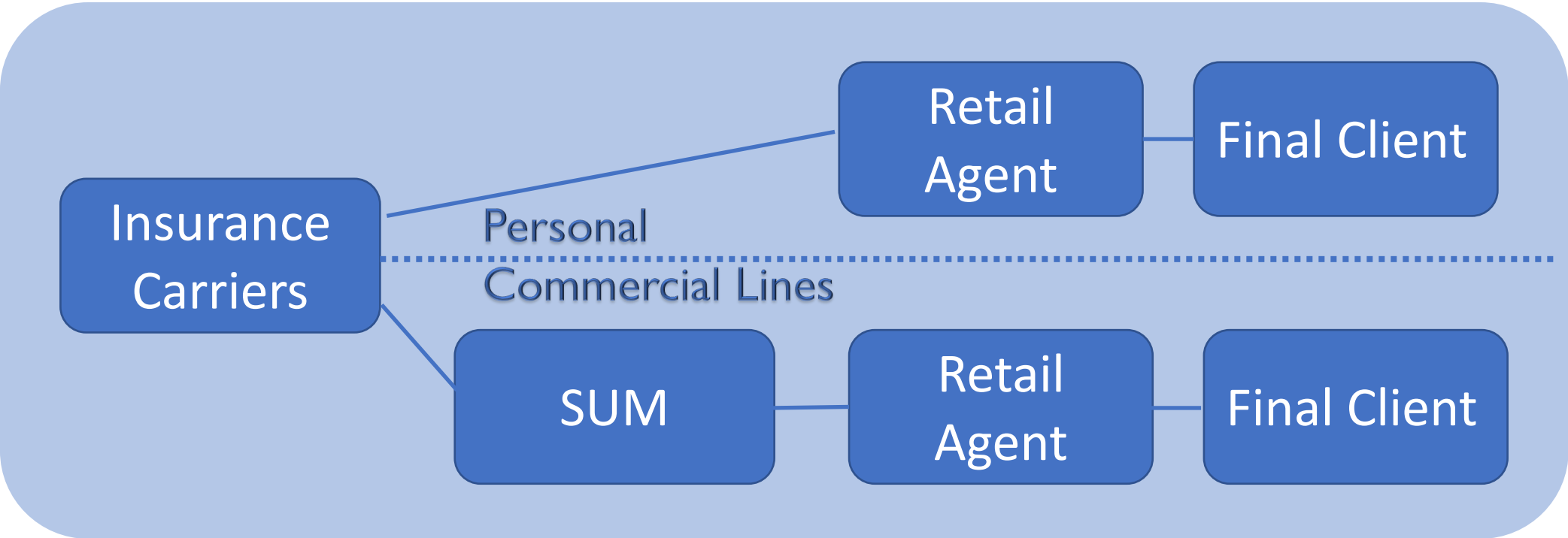


This is known as a **General Insurance Agent or Agency (GA)**; individuals or insurance agencies that represent different insurance carriers to distribute various commercial insurance products to a “retailer” (standard line), insurance agents, or brokers.

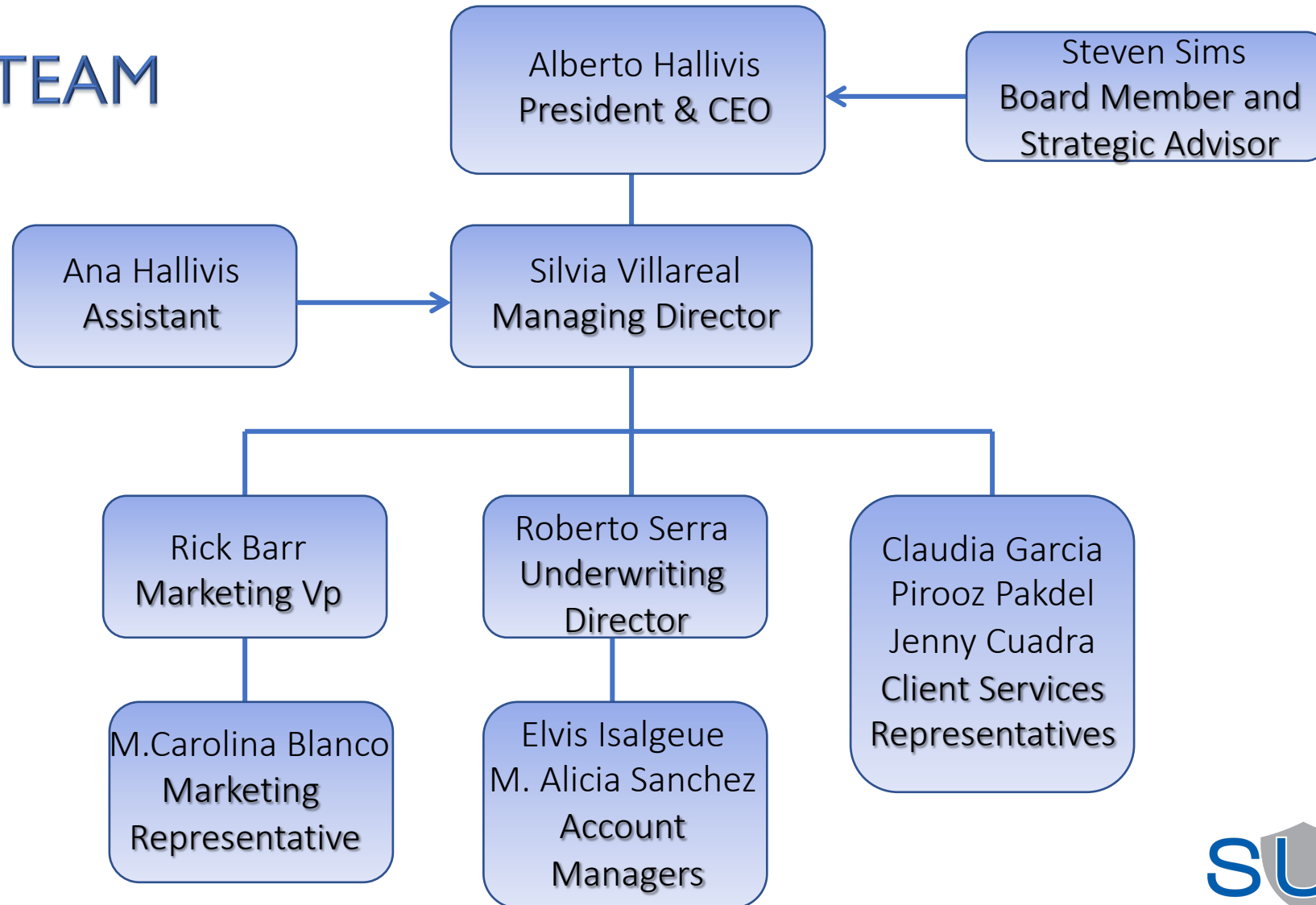


They, in turn, sell this insurance products to
their individual clients

Process Flow



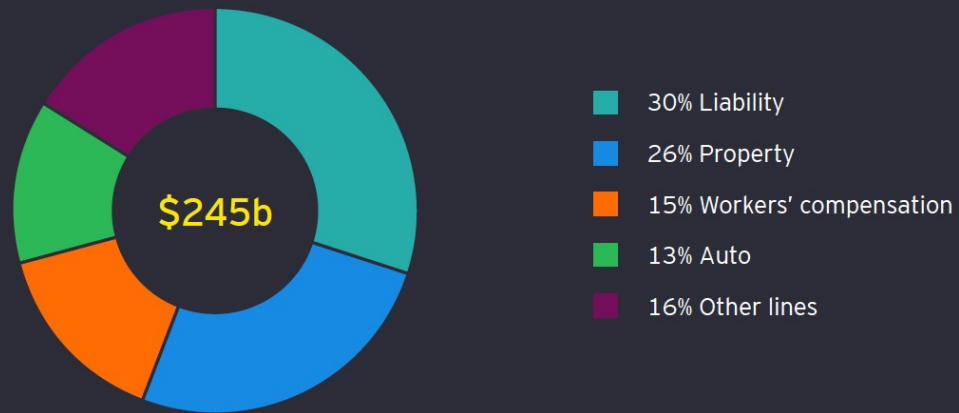
MEET THE TEAM



Insurance Market in the USA (Latest Research was done in 2018)

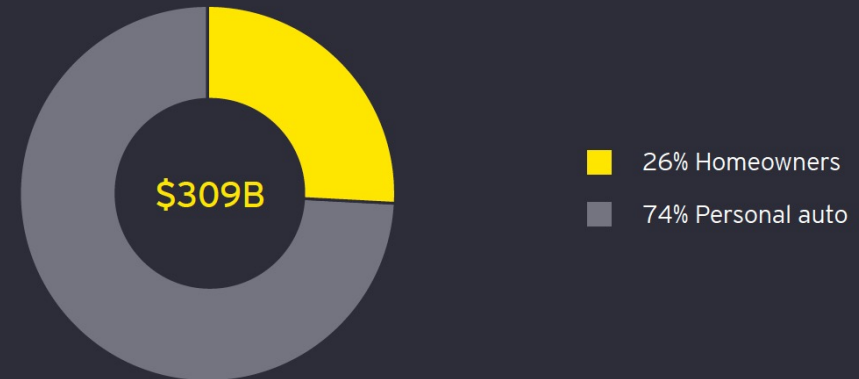
Commercial lines – segment analysis

NPW by line of business: 2018, %



Personal lines – segment analysis

NPW by line of business: 2018, %



Commercial Lines vs. Personal Lines (Note: Sample of the 100 Largest Retail Agencies in the USA

An average personal lines insurer

**\$157 million–
\$254 million**

An average commercial lines insurer

**\$675 million–
\$851 million**

- As an average Commercial Lines are 4 times higher in premiums than Personal Lines
- Only 20% of Retail Agencies write commercial lines
- Commercial Lines are more complex than personal Lines
- Product Offering in Commercial lines is much wider than Personal Lines
- The biggest Retail Agents in the US have grown through Commercial Lines
- Cross selling commercial lines brings more opportunities to growth
- Commercial Lines will always need MGA's or GA's due to its complexity.
- Commercial Lines brings more revenue to Retailers than Personal Lines
- Personal Lines Carriers are going direct to the final client
- Commercial Carriers start quoting online “but” with and MGA or GA as a middle underwriting process

WHAT WE OFFER

- General / Multi Trade Contractor, Artisan and Service Contractor
- Professional Liability Coverage including A&E, Allied Health and Miscellaneous Professional
- Insurance Agents and Brokers
- Miscellaneous Medical including Imaging and Testing....also Home Health Care and Physical and Occupational Therapy
- Miscellaneous Medical including Imaging and Testing....also Home Health Care and Physical and Occupational Therapy
- Cyber Liability and Teach E&O
- Management Liability focus on D&O and EPL
- Terrorism including K&R
- Workers Compensation
- Tools and Equipment Inland Marine
- Excess General Liability with limits of up to \$1,000,000 - \$2,000,000 - \$3,000,000

Artisan Contractors Product

This product is specifically designed to accommodate the coverage and pricing needs of a wide variety of artisan and trade contractors risks.

Product Features:

- ▶ Admitted in most states
- ▶ Broad eligibility to include:
 - 40 eligible classes of artisan and trade contractors
 - Payroll up to \$500,000
 - Receipts up to \$1,000,000
 - New ventures
 - Risks with no prior liability coverage or a lapse in coverage
 - Up to \$100,000 subcontracted work
 - Exterior work up to four stories
- ▶ Competitive pricing
 - Additional rate credits available based on favorable risk characteristics

Coverage Features:

- ▶ Commercial general liability
 - Limits available to \$1,000,000 occurrence/\$3,000,000 aggregate
 - No liability deductible
 - Blanket additional insured coverage available
 - Additional insured with completed operations wording available
 - Waiver of subrogation available
 - Primary and noncontributory wording available
 - Full Contractual Liability option available for most risks
 - Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress
- ▶ Commercial excess general liability or umbrella is available with limits up to \$5,000,000

Additional Advantages:

- ▶ Financial stability of a carrier rated A++ by A.M. Best
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Contact within 24 hours of claim report by adjuster
- ▶ Policyholders have access to many free and discounted services through our Business Resource Center that will assist in growing and protecting their business





General Casualty Division

Security's General Casualty Division offers Commercial General Liability and Products Completed Operations Liability on OL&T/Premises-related exposures for over 200 eligible classes. We can tailor innovative solutions for your hard-to place-risks.



Target Classes:

- Amusement and Arcade Facilities and Events;
- Churches;
- Condo and Homeowners Associations;
- Flea Markets;
- Firearm Stores;
- Gas Stations;
- Grocery Stores and Supermarkets;
- Habitational;
- Hotel, Motel, Resorts;
(Will consider Long-Term Single Room Occupancy)
- Lessor's Risk;
- Liquor Liability;
(Available in most states (supported))
- Movie Theaters;
- Property Managers;
- Quarries;
- Restaurants;
- Retail Stores;
- Schools;
- Security Guards and Detective Agencies;
- Shopping Centers;
- Special Events;
- Vacant Land and Buildings;
- Warehouses.

Minimum Premium: \$7,500.

Policy Structure:

- \$10,000,000 Excess Capacity available through Security Excess Casualty Division;
- Commercial General Liability;
- ISO Occurrence and Claims-made coverage forms;
- ISO Liquor Liability Coverage;
- Customized Coverage;
- Per Location aggregate endorsement;
- Hired and Non Owned Auto (supported);
- Deductible typically \$5,000 unless tailored to an individual risk.

Submission Requirements:

- ACORD Commercial Insurance Application and General Liability Application with a complete Description of Operations;
- Supplemental Application, where appropriate;
- Five Year currently valued company loss runs with a description provided for losses over \$25,000.
- Insured website information.



Construction Division

Security's Construction Division writes all types of Commercial, Industrial, Residential, and Specialty Trade contractors. A typical contractor has over \$2,000,000 in revenue. Our team specializes in creatively underwriting your hard-to-place contractors that may have a poor loss history, tough exposures, or that may have other difficult risk characteristics.

Target Classes:

- New Residential Construction:
- General Contractors, Custom home Builders, Trade Contractors, and Subcontractors.
- Residential Renovation and Remodeling: All trades eligible.
- Commercial Construction: General and Subcontractors:
- Concrete Construction;
- Demolition;
- Excavation, Site Preparation, Grading;
- Fire Suppression;
- Framing;
- Horizontal Drilling, Conduit Construction;
- HVAC;
- Infrastructure Developers;
- Plaster, Stucco, EIFS;
- Roofing;
- Steel Erection;
- Seismic retrofitting;
- Waterproofing;
- Water / Sewer Mains.
- Project Specific, Owner's Interest and OCP available.

Policy Structure:

- \$10,000,000 Excess Capacity available through Kinsale Excess Casualty Division;
- Commercial General Liability and Products/Completed Operations Liability;
- ISO Occurrence and Claims-made coverage forms; Proprietary and Manuscript forms available to Customize Coverage;
- Per location and Per Project Aggregate Options;
- Deductibles \$0 - \$25,000.

Submission Requirements:

- ACORD Commercial Insurance Application and General Liability Application with a complete Description of Operations (Signed and dated by the Insured when bound);
- Supplemental Application, where appropriate (Signed and dated by the Insured when bound);
- Five Year currently valued company loss runs with a description provided for losses over \$25,000;
- Website Information.



Are you or a loved one getting married? Are you the host of an event and looking for insurance? We are ready to help.

Planning an event is a lengthy process. From scheduling the location and vendors to sticking to a budget, a lot goes into making the event a success. Hosting an event can also put you at financial risk. For peace of mind on the big day, USLI's special event insurance can provide the protection you need to organize a seamless event.

WHY COVERAGE IS IMPORTANT:

- ▶ A homeowner's policy may not provide adequate liability limits or may exclude coverage — like liquor liability — entirely
- ▶ A venue or banquet facility may require you to carry your own general liability and liquor liability insurance
- ▶ Peace of mind on your big day

WHY COVERAGE IS NECESSARY:

General Liability

If someone trips and falls or is otherwise injured at the event, they can bring a lawsuit against you. This coverage can provide protection for instances such as these. It can also provide protection if you hold the event on someone else's premises and you or one of your guests damages their property during the event.

Liquor Liability

If someone is drinking at the event and injures someone while driving home, you could be held liable. This coverage can offer protection for a potential lawsuit against you for negligent service or sale of alcohol.

Medical Payments

If a guest is injured during the event, this coverage can provide reasonable medical expenses for each guest who is injured.

WHY COVERAGE IS IMPORTANT:

- ▶ Separate limits for general liability and liquor liability
- ▶ Blanket additional insured automatically included for no charge
- ▶ No deductibles

ELIGIBLE SPECIAL EVENTS:

- ▶ Weddings
- ▶ Concerts
- ▶ Conventions
- ▶ Festivals
- ▶ Fundraisers
- ▶ Golf outings
- ▶ Hole-in-one contests
- ▶ Parades
- ▶ Party/Social events
- ▶ Sporting events
- ▶ And many more!

COVERAGE PROVIDED BY USLI:

- ▶ A Berkshire Hathaway Company
- ▶ A++ Superior rating by A.M. Best
- ▶ Specialization in event insurance



www.securityunderwriting.com

305-263-6650

A&E appetite guide



Strong appetite

- Agency construction management (CM)
- Architects
- Civil engineers
- Consulting –acoustic, fire, mapping
- Developers –commercial, residential, institutional
- Developers –land only
- Drafting
- Electrical engineers
- Environmental engineers
- General contractors –at risk CM
- General contractors –construction only
- General contractors –design build
- Inspection –building code, mechanical, plumbing
- Interior designers
- Land surveyors
- Land use planning
- Landscape architects
- Mechanical engineers
- Mortgage field
- Subcontractors –demolition excavation
- Subcontractors –drywall carpenter
- Subcontractors –electrician
- Subcontractors –heating, ventilation, and air conditioning (HVAC)
- Subcontractors –plumbing
- Subcontractors –telecom
- Subcontractors –fire, flooring, framing, masonry, painting, paving, renovation, tile



Conservative appetite

- Aerospace engineers
- Building materials testing and engineering
- Control systems and automation
- Geotech engineers
- High risk consulting –mining, oil and gas, energy, cost estimating
- High risk inspection –crane, elevator, welding, roof
- Homebuilders –contractors and developers
- Manufacturers
- Marine engineers
- Mining engineers
- Petroleum engineers
- Process engineers
- Seismic engineers
- Structural engineers
- Subcontractors –building envelope
- Subcontractors –glazing windows
- Subcontractors –roofers
- Subcontractors –structural steel



Out of appetite

- Home inspectors
- Environmental remediation contractors
- Underground utility locators
- Vegetation management

AHC appetite guide

Strong Appetite

- Acupuncture
- Adult daycares
- Audiologists
- Behavioral counseling
- Biofeedback
- CPR and first aid training
- Day spas (no laser or injections)
- Doula
- Hospice care
- Low level laser therapy
- Medical arts training schools
- Medical/healthcare consultants
- Medical imaging
- Medical laboratories diagnostic testing
- Mental health counseling
- Nutritionists and dietitians
- Occupational therapy
- Optometrists and opticians
- Personal training and yoga
- Phlebotomists
- Physical therapy
- Retail pharmacies
- Sleep clinics
- Speech therapy
- Veterinary
- Wellness counselling and health screening

Conservative appetite

- Assisted living facility
- Blood or tissue banks
- Clinical research/trials
- Clinics (general, urgent care, dialysis)
- Compounding pharmacies
- Dentists
- Drug and alcohol testing
- Durable medical equipment instruction and therapy
- Egg donor and surrogate matching
- Group homes
- Healthcare staffing
- Holistic healthcare (ND, chiropractic)
- Home healthcare
- Hyperbaric therapy
- Infusion therapy
- Medical spas and anti-aging
- Nurses (NP, RN, LPN, CNA)
- Organ and tissue procurement
- Orthotic and prosthetic fitting
- Physician assistants
- Physician consulting (IME, expert witness, medical director)
- Psychiatric hospitals
- Social services
- Substance abuse treatment
- Surgery centers
- Tattoo and body piercing
- Utilization review case management

Out of appetite

- Ambulance/first responders (emergency and non-emergency)
- Child daycares(non-medical)
- Fertility clinics and birthing services
- Hospital liability and standalone emergency rooms
- Managed care organizations
- Medical doctors and physician's medical malpractice
- Nursing homes
- Post mortem services
- Covid-19 restrictions apply to residential facilities or overnight stays
- ** No healthcare staffing at this point due to Covid

Crime and Fidelity appetite guide

Strong appetite

Up to \$10m limits

- Construction
- Hospitality
- Manufacturing
- Professional services
- Real estate
- Recreation
- Restaurants
- Service businesses
- Technology
- Transportation
- Wholesale

Up to \$5m limits

Form 14

- Investment advisors
- Family offices
- Wealth management
- Investment funds
- Hedge funds
- Private equity and venture capital

Form 15

- Mortgage brokers and bankers
- Finance companies
- Small loan companies

Form 24

- Small commercial banks
- Small savings and loans

Form 25

- Insurance companies
- Health insurance companies

Out of appetite

- Armored transit
- Bitcoin and virtual currency traders, exchanges, wallets
- Business managers (entertainment and sports)
- Cannabis
- Credit unions
- Cooperative banks
- Cooperative credit associations
- Designated payees/representative payees
- Federal and state agencies
- Stock exchanges
- Title, escrow, 1031, and closing attorneys



Cyber appetite guide

Risk Category

	Revenue Band		
	\$0 - \$10M	\$10M - \$25M	\$25M - \$100M
<ul style="list-style-type: none"> • Advertising, Public Relations, & Related Services • Data Processing, Hosting & Related Services • Municipalities: Executive, Legislative, Public Finance, Safety, Tribal, National Security) • Insurance Carriers 			
<ul style="list-style-type: none"> • Accommodation & Food Services • Accounting, Tax Prep, Bookkeeping, & Payroll Services • Administrative & Support • Waste Management & Remediation • Health Care & Social Assistance • Management, Scientific, & Technical Consulting Services • Professional, Scientific, & Technical Services • Real Estate, Rental & Leasing (Excluding Real Estate Developers) • Retail Trade, Retail Operations 			
<ul style="list-style-type: none"> • Architectural Firms • Agriculture, Forestry, Fishing & Hunting • Arts, Entertainment, and Recreation • Computer Systems Design & Related Services • Educational Services • Management of Companies & Enterprises • Mining, Quarrying, & Oil & Gas Extraction • Other Finance & Insurance (Excluding Carriers), Banks • Other Information (Excluding Digital Media, Data Processing, Hosting & Related Services) • Municipalities: Other Public Administration (Courts, Police, Correctional Institutions, Fire Protection) • Other Public Services (Excluding Public Administration) • Utilities 			
<ul style="list-style-type: none"> • Blue Collar (Manufacturing, Construction, Transportation/Warehousing, Distribution) 			



Kidnap and Ransom coverage overview

Coverage Offerings

- Assault
- Child abductions
- Disappearances of insured persons
- Express kidnaps
- Extortion
- Hijacks
- Hostage situations
- Kidnaps for ransom
- Security related evacuations
- Threats to:
 - Kill or injure
 - Damage property
 - Divulge confidential or propriety information
- Unlawful incarcerations by foreign governments

Covered Losses

- Death or dismemberment benefit
- Expenses for:
 - Temporary security measures
 - Legal advice
 - Personal financial loss
 - Psychiatric and medical care
 - Public relations
 - Rehabilitation
 - Salaries of victim and replacement personnel rest
 - Temporary security measures
 - Travel and accommodation costs reward monies
- Fees and expenses of Control Risks security consultants
- Legal liability
- Loss of revenue
- Ransom monies
- Additional reasonable and necessary expenses

Management Liability appetite guide



Strong appetite

Accommodation and food services

- Hotels
- Restaurants
- Caterers
- Administrative services
- Business service centers
- Call centers

Agriculture, forestry, fishing

- Farms
- Cattle ranches
- Logging

Construction

- Residential and commercial construction contractors

Manufacturing

- Food
- Textile
- Industrial (excluding medical and technology)

Professional services

- Consultants
- Advertising and PR agencies (not including lawyers, accountants, architects, engineers or any class related to medical and technology)

Retail

- Merchandise stores
- Grocery stores
- Convenience stores
- Auto dealerships




Out of appetite

- All business in metro California (San Francisco, Los Angeles, and San Diego) is excluded. Any class of business that is not included in the Strong Appetite list is considered out of appetite. Please contact your underwriter for further clarification.




MPL appetite guide (1/2)



Strong appetite

- Administrative services
- Advertising and marketing services
- Analytical testing labs
- Appraisal of goods
- Associations
- Auctioneers of goods and services
- Background checks and screening services
- Business support services
- Cell tower acquisition services
- Claims adjusters
- Concierge and personal services
- Court reporters
- Custom house brokers and freight forwarders
- Document management services
- Environmental consulting
- Event planners
- Food services
- Grant administration and monitoring services
- Graphic design services
- Janitorial services
- Landman
- Lobbyists
- Management consulting
- Market research firms
- Media buying agencies
- Media/branding consulting
- Medical billing services
- Other professional, scientific, technical services



Strong appetite

- Payroll services
- Photography services
- Pilot car services
- Printing services
- Property preservation services
- Public relations
- Referral services
- Regulatory consulting
- Risk management consulting
- Scientific and technical consulting
- Staffing and PEO services
- Tax preparation services
- Training and vocational schools
- Transcription services
- Translation services
- Transportation coordination services
- Travel services
- Tutoring
- Vocational counseling
- Yacht, ship, boat, and jet brokers





MPL appetite guide (2/2)



Conservative appetite

- 1031 exchange agents
- Accountants
- Accreditation services
- Actuaries
- Alarm monitoring services
- Bail agents
- Business brokers
- Business management
- Collection agents
- Debt/credit management
- Financial consulting
- Healthcare consulting
- Hotel management
- Inspection and maintenance services
- Interim management services
- Oil and gas consulting
- Private investigators
- Property managers
- Real estate agents and brokers
- Real estate appraisers and auctioneers
- Real estate consulting
- Repossession and skip tracing services
- Safety consulting
- Security guards
- Security/defense/military contractors
- Structured and life settlement services
- Talent agents and managers
- Third-party administrators
- Trustees



Out of appetite

- Attorneys
- Escrow agents
- Financial institutions
- Franchisor services
- Insurance agents and brokers
- Mortgage brokers and bankers
- Security brokers and dealers
- Title services
- Probation monitoring
- Vegetation management



Technology E&O appetite guide (1/2)



Strong appetite

SOFTWARE

- Accounting
- Broadcasting
- Business analytics
- Cloud storage
- Communications
- Computer-aided design (CAD)
- Custom developers (contracts \$1-3m)
- Custom developers (contracts <\$1m)
- Customer rewards
- Cybersecurity
- Digital marketing
- E-discovery
- Emergency notification
- Geographic information systems (GIS)
- Health and wellness
- Human resources
- Internet of things (IoT)
- IT analytics
- Learning management
- Risk management
- Sharing economy
- Telematics



Strong appetite

SERVICES

- Cloud computing
- Consulting – general IT
- Consulting – security testing
- Consulting – software testing
- Consulting – training
- Data center/co-location
- Digital marketing services
- Document and data conversion
- Electronic repair
- E-recycling and data destruction
- Hardware installation/integration
- Internet service provider (ISP)
- IT staffing
- Telecommunications
- Value added reseller (VAR)
- Web developer

Technology E&O appetite guide (2/2)



Conservative appetite

SOFTWARE

- Autonomous AI
- Banking
- Custom developers (contracts >\$3m)
- Customer relationship management (CRM)
- E-commerce
- Enterprise resource planning (ERP)
- Point of sale (POS)
- Practice management
- Social media
- Supply chain management (SCM)

SERVICES

- Consulting – compliance certification
- Content delivery network (CDN)
- Managed IT services
- Managed security services
- VAR – electronic health records
- VAR – ERP
- VAR – payment systems
- Virtual private network (VPN)
- Web hosting and domains



Out of appetite

SOFTWARE

- Biometric
- Computer-aided manufacturing (CAM)
- Control systems
- Crowdfunding
- Cryptocurrency
- Data aggregators (consumer)
- Financial trading
- Gambling
- Identity and fraud detection
- Medical diagnostic
- Password management
- Payment processing
- Video game

SERVICES

- Hardware design/manufacturing



Terrorism appetite guide



Strong appetite

Limits up to \$250m and policy periods up to 36 months (6 years with re-signing)

- Builder's risks
- Commercial offices
- Entertainment venues
- Hospitality
- Manufacturing
- Municipalities
- Real Estate
- Retail
- Special events – policy periods as low as 1 day
- Sports venues



Out of appetite

- Adult entertainment venues
- Cannabis



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CONTACT US

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In SUM, we believe strongly that communication is key, and that our customer service should always be the best we can offer.

