

allrisks[®]

AT A GLANCE

All Risks, Ltd., Your One, Essential Wholesale Relationship

All Risks, Ltd. is the largest independent and privately held wholesale broker in the U.S. with \$1.75BN in premium.

Truly independent—meaning we can invest in products and services critical to our clients’ success. We are focused on building the strongest organization possible to align our business with the needs of our retail agent partners. Our decisions are based on creating long-term benefits. As a result, our premium growth as an excess and surplus lines broker has outpaced our competitors for over 25 years; consistently living up to our brand promise, *Get It Done Right. Now.*

We offer comprehensive commercial and personal insurance solutions exclusively to retail agents and brokers with a full-service platform of brokerage, contract binding and program capability. Superior customer service extends to every transaction. We maintain excellent relationships with the top excess and surplus carriers, enabling us to create exclusive programs and thorough coverage offerings for hard-to-place risks.



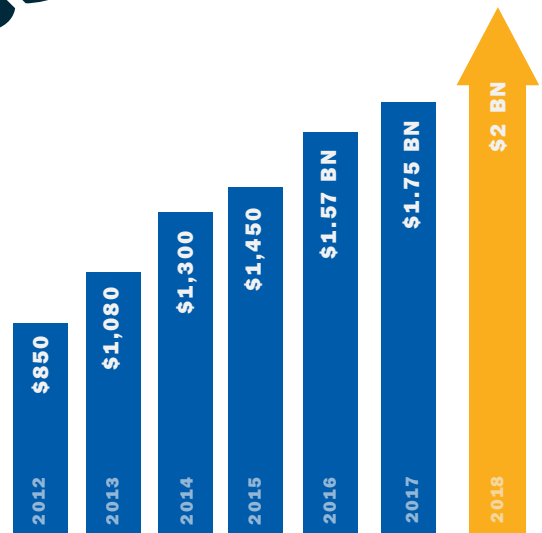
Our promise to our partners:

RETAIL AGENTS & BROKERS

Through careful focus and resource allocation, All Risks will be your best wholesale resource.

CARRIERS

We will never be guilty of failing to furnish information that is germane to underwriting a risk.



ARL Premium in Millions



As brokers or underwriters, we are our agents' licensed navigators in the specialty insurance market. All Risks is your advocate with the carrier to solve a problem. We handle smaller accounts that fit into our unique programs and large, complex risks that need a more seasoned broker's experience to understand and negotiate effectively.

Some areas of expertise include:

- Commercial and Residential Real Estate
- Construction and Contractors
- Energy, Marine, Oil & Gas
- Healthcare and Social Services
- Hotels
- Manufacturers and Distributors
- Restaurants, Bars, Taverns and Nightclubs
- Sports and Entertainment

Some coverage areas include:

- General Liability
- Professional Liability
- Workers' Compensation
- Products Liability
- Property and Inland Marine
- Excess and Umbrella
- Personal Lines
- Accident & Health

All Risks is your one, **essential** wholesale relationship.



Over **900**
Employees

COMMERCIAL LINES

PROPERTY & CASUALTY

Brokerage units identify exposures and secure the most favorable terms for larger, more sophisticated accounts. Brokerage units also have middle market and large account capabilities.

MGA quotes, binds, issues and services property and casualty policies with admitted and non-admitted markets.

WORKERS' COMPENSATION

An experienced Workers' Compensation staff has direct access to exclusive carrier programs, rating and pricing for hundreds of eligible class codes.

PROGRAMS

Specialty Programs are exclusive, have extensive authority, provide deep product and industry knowledge with multi-line capability at competitive rates.

PERSONAL LINES

NON-STANDARD HOMEOWNERS

Self-service to full-service capabilities for homes of all sizes and exposures across the country, including on-line and phone quoting.

ACCIDENT & HEALTH

Direct access to a number of markets with unique programs for Accident Medical insurance for students, coaches, chaperones and volunteers as well as health insurance for businesses including Medical Stop Loss, MEC coverage and Occupational Accident/Contingent Liability coverage.

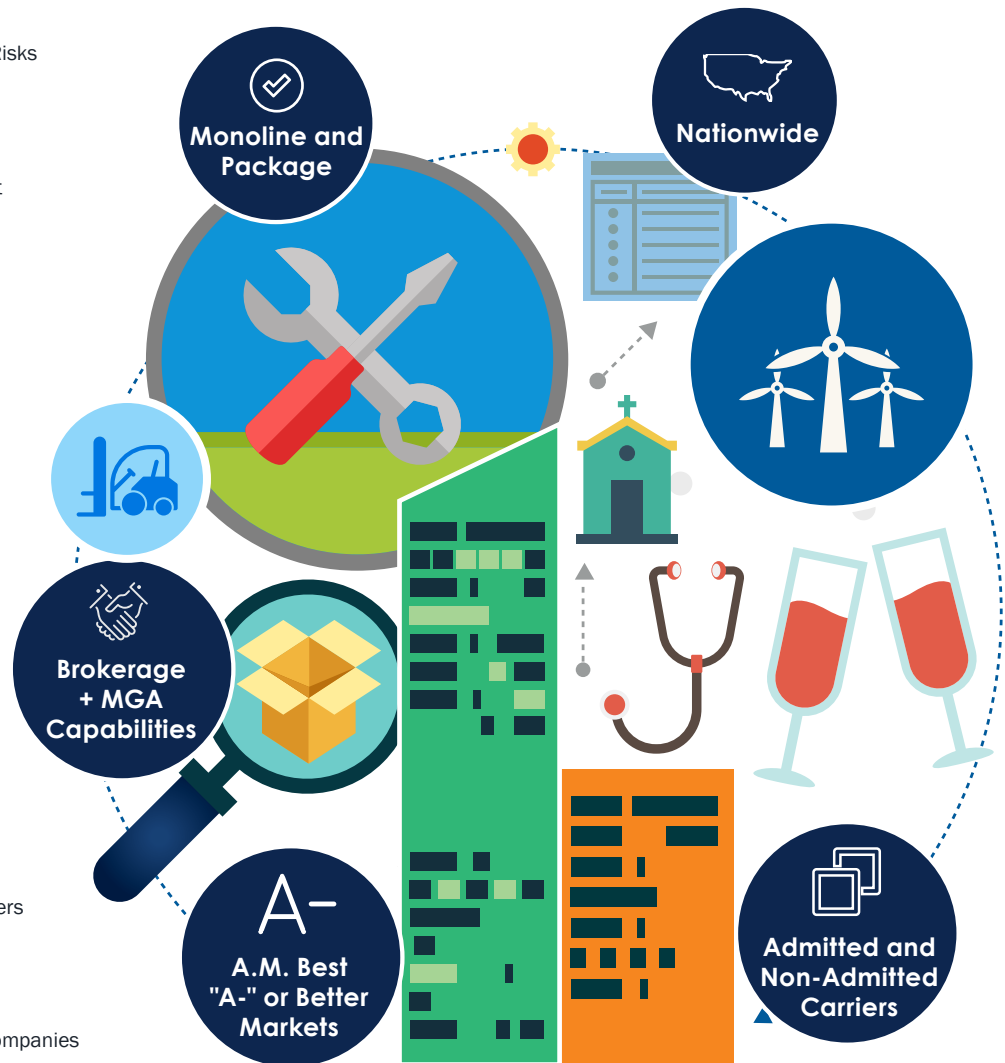


& PROPERTY & CASUALTY

CLASSES

GENERAL LIABILITY

- Amusement Centers/Entertainment Risks
- Bars/Restaurants/Nightclubs
- Bed & Breakfast Risks
- Caterers/Halls
- Churches
- Clubs - Social, Civic, Non-Profit & Hunt
- Contractors - General, Demolition & Artisan
- Day Cares - Children & Adult
- Equipment Rental Dealers
- Habitational - Apartments, Condos & Rental Dwellings
- Health & Exercise Clubs
- Home Healthcare & Assisted Living Facilities
- Homeowners & Condo Associations
- Landscapers/Tree Trimmers
- Lessor's Risks
- Manufacturing Risks
- Medical Transport - Emergency & Non-Emergency
- Mobile Home Parks
- Office Risks
- Pharmaceuticals/ Nutraceuticals/Dietary
- Product Risks - Distributors & Manufacturers
- Retail & Mercantile Risks
- Salons - Beauty & Tanning
- Salvage Yards/Recyclers
- Schools
- Social Service Facilities - Homeless Shelters, Halfway Houses, Crisis Centers & Rehab Centers
- Special Events - Parties, Festivals, Concerts & Fairs
- Sports Camps/Leagues
- Truckers/Garbage Haulers/Moving Companies
- Vacant Buildings/Vacant Land



LIQUOR LIABILITY

- Bars/Restaurants/Nightclubs
- Special Events
- Monoline or Package
- Assault & Battery

ENVIRONMENTAL/POLLUTION LIABILITY

- Abatement Contractors - Lead, Asbestos & Mold
- Environmental & Non-Environmental Contractors & Consultants
- Storage Tanks - Underground & Above Ground

PROFESSIONAL LINES

E&O, EPLI, D&O, Tax Liability, Fiduciary, Crime, etc.

- Architects & Engineers
- Assisted Living Facilities/Long-Term Care
- Construction Managers
- Employment Agencies/Recruiters
- Financial Institutions
- Groups: Doctors, Therapists, Locum Tenens
- Home Health Services
- Home Inspectors
- Individual High Risk Doctors
- Lawyers
- Management Consultants
- Medical Professionals
- Mental Health Facilities
- Miscellaneous Professional Risks
- Mortgage Brokers
- Nursing Homes
- Private/Public/Non-Profit Organizations
- PEO (Professional Employer Organizations)
- Real Estate Agents/Brokers/Property Managers
- Technology Professionals
- Title Agents

EXCESS/UMBRELLA

- Large Limits available for most classes
- Layering available if needed

TOUGH PREMISES LIABILITY

- Arenas
- Habitational
- Grocery Stores
- Janitors
- Lessees
- Office Buildings
- Security Operations
- Shopping Malls
- Vendors

PROPERTY AND INLAND MARINE

- Bailee
- Bars/Restaurants/Nightclubs
- Builders' Risks
- Coastal Properties Including Wind
- Commercial Real Estate
- Contractors' Equipment Schedules & Miscellaneous Inland Marine
- Deductible Buybacks
- DIC (Earthquake/Wind)
- Distressed Exposures
- Earthquake Including California
- Energy
- Floaters
- Habitational - Apartments, Condos & Rental Dwelling Schedules
- Hotels/Motels
- Jeweler's Block & Fine Arts
- Lessor's Risks
- Manufacturing Risks
- Multi-Family Housing (Apartments, Condos)
- Residential Care Facility - Assisted Living & Nursing Homes
- Shopping Centers/Strip Malls
- Stock & Cargo
- Vacant Buildings
- Warehouses & Warehouse Legal

PROPERTY MGU

- Nationwide
- In-House Binding for Middle Market Property
- 100% Tiv Risks, Primary (First Loss), Excess Loss-Buffer
- Substantial capacity for broad range of classes

PRODUCT LIABILITY

- Auto Parts
- Business To Consumer
- Distributors
- Ingestible Products (Vitamins, Supplements)
- Manufacturers
- Military/Police Products
- Primary And Excess
- Sporting Goods Equipment

CONSTRUCTION

- Artisans/Subs & GCs (Residential/Commercial)
- OCP's & Owner's Interest
- Owner/Contractor Controlled Insurance Programs (Wrap-Ups) & Project-Specific Policies
- EIFS Contractors
- Excavators/Grading of Land
- Roofers/Framers/Siding/Window Contractors
- Infrastructure Contractors
- Excess Capability

ENERGY

GL, Pollution, Professional, Auto, WC, Control of Well, Property, Inland Marine, and Excess & Umbrella

- Upstream, Midstream & Downstream Operations
- Oil & Gas
- Operators, Contractors, Products & Consultants
- Exclusive Downhole Tool Product
- Drilling, Refining, Storage & Transportation
- Pipeline Construction
- Fracking
- Alternative Energy
- Power & Utility
- Manufacturing & Distribution

HEALTHCARE/SOCIAL SERVICES

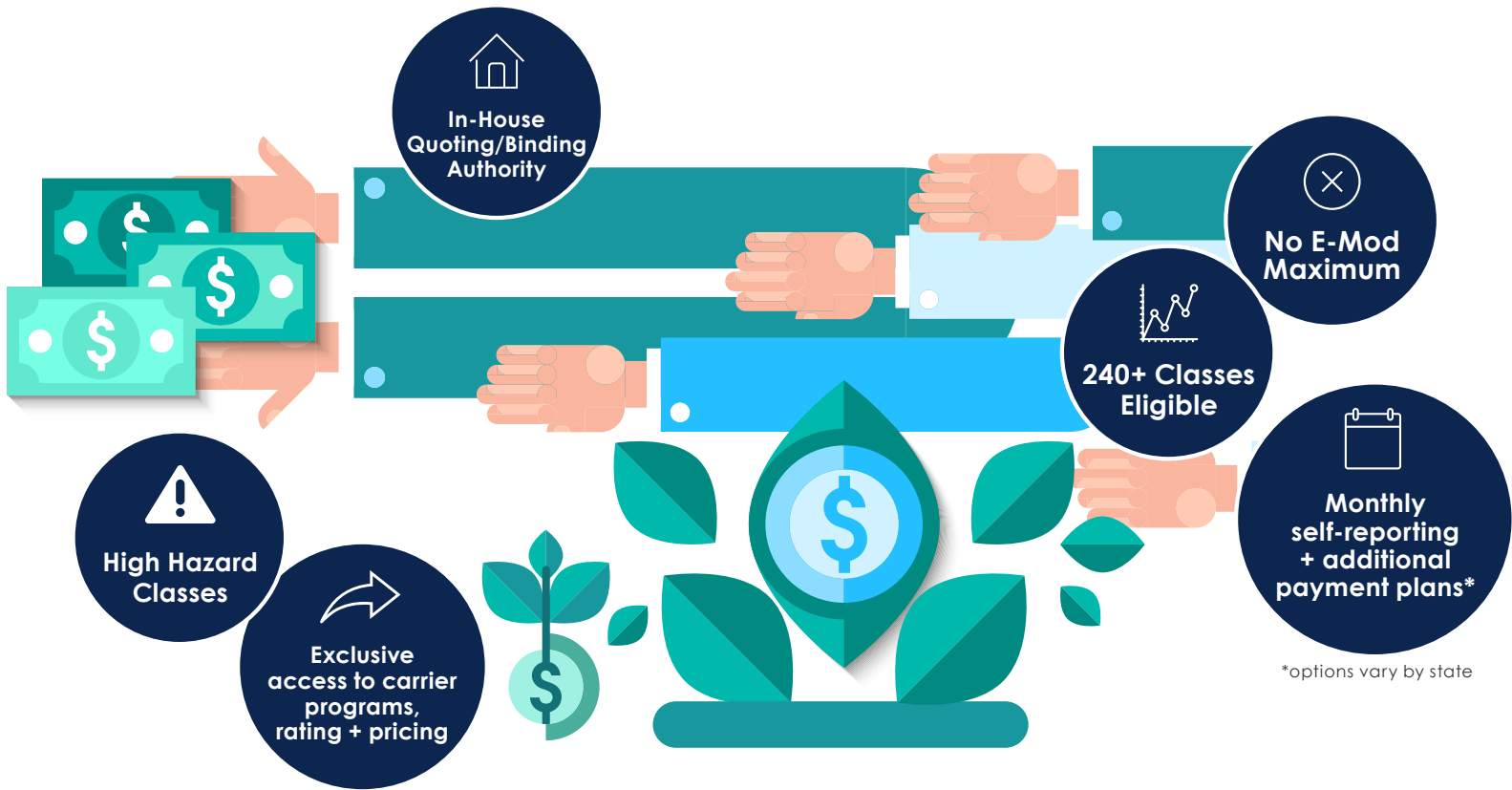
- Assisted Living Centers
- Clinics
- Community Services
- Developmental Disabled Programs
- Distressed Physician Groups
- Home Healthcare
- Hospitals
- Larger Physician Groups
- Long-Term Care Facilities
- Medical Malpractice
- Mental Health Facilities
- Non-Emergency Medical Transportation
- Physician Groups
- Substance Abuse Centers
- Surgical Centers
- Urgent Care Centers
- Youth Services

HOSPITALITY

- Hotels
- Restaurants/Bars/Taverns
- Nightclubs
- Special Events



WORKERS' COMPENSATION



TARGET CLASSES

- Adult Day Cares
- Building Operations by Owners or Contractors
- Child Day Cares
- Contractors Including: Artisan, Carpentry, Cement, Flooring, Janitorial, Masonry, Painting, Wallboard & more
- Hotels/Motels
- Landscapers/Tree Trimming
- Machinery Erection/Repair
- Towing
- **New ventures accepted for many classes**

CLASSES WITH EXCLUSIVE CARRIER ACCESS

- Automotive/Motorcycle Service & Repair
- Group Home
- Home Healthcare
- Humane Society
- Non-Emergency Medical Transportation
- Restaurants With Delivery Services
- Trucking
- Waste Management, including scrap metal dealers, refuse haulers and recycling operations

STATES: Nationwide *excluding* ND, OH, WA & WY



NATIONAL SPECIALTY PROGRAMS

Our program developers seek niche markets with few viable insurance programs in the marketplace. In-house underwriters quote, bind, issue and service policies for products exclusive to All Risks.

Accountants Professional - CPAs, enrolled agents, general accounting practices, tax preparation firms, bookkeepers and part-time practices

Alarm Companies - Commercial & residential monitoring, installation, sales & service (fire, burglar, key control, CCTV) and temperature & water control

Amusement* - Trampoline facilities, family entertainment centers, amusement parks, theme parks, go-karts and waterparks

Architects & Engineers Professional - Architects: landscape & golf courses; Engineers: civil, electrical, mechanical, structural & HVAC, interior design, surveyors and more

Assisted Living - Lower & mid-level Alzheimer's residents acceptable; Non-ambulatory residents acceptable (no bed-ridden residents)

Convenience Stores - Convenience stores to include 24-hour, gas sales, snack bars, car washes, liquor sales and minor auto repairs

Dealers - Physical Damage: franchised (new) auto, motorcycle & truck dealers, RV dealers, ATV dealers and large non-franchised dealers; Package: franchised (new) auto, truck and RV dealers

Earthquake - Apartments, HOAs, condominium associations, office buildings, hotels, motels, light manufacturing, retail, restaurants and more

Film & Media Productions* - DICE & television productions, feature films, still motion, claymation, music videos and other similar content

Fire Suppression & Sprinkler Contractors - Sales, service, installation, repair, monitoring and testing of wet or dry sprinkler equipment, chemical systems, system design and fire extinguishers

Garage - Non-franchised used car, wholesale auto, motorcycle, RV and heavy-duty truck dealers, valet, auto service and repair operations to include gas stations

Golf Courses - Public golf courses, daily fee courses, private country clubs, semi-private golf clubs and resort courses

Healthcare Workers' Compensation - Convalescent/nursing homes, adult day care, congregate living facilities and more



Hotels (Franchised) - Full & limited service hotels. Can include, but not limited to: restaurant, pool, fitness center, food/beverage service, coastal property

Insurance Agents' Errors & Omissions - Property & Casualty, Life/Accident & Health products and fixed annuities. Can directly write retail, wholesale and MGA/PA agencies or accept this business through retail brokers

Intercollegiate/Collegiate Sports* - Customized benefits for athletes, coaches, trainers and invited guests of: college, university, community college, junior college, public and private school sports programs and intramural and sports clubs

K-12 Student Accident* - Public, private, charter, boarding and religious affiliated schools

Marine/Commercial Marine - including: ship repairers, marine contractors, terminal operators, marinas, boat dealers, marine artisan contractors, piers & docks, freight forwarders, boat builders and more

Music, Touring & Live Events* - Touring entertainers, music festivals, production vendors, special events, loan-out corporations for all classes of entertainers, event producers, promoters and sponsors

Pawn Shops - Pawn shops, including gun sales

Pest Control Operators - Pest control, fumigation, termite control/inspection and small animal control

Private Investigators - Background checks, insurance fraud, credit checks, criminal & civil investigation, surveillance and consultants

REO/Force-Placed - Financial institutions, receiverships, real estate investment companies, private investors, auto lenders, hedge funds and REITS that service and/or invest in mortgages, real estate, and vehicle & collateral-based loans

Security Guards - Armed/Unarmed - industrial, institutional, mid-high income housing, banks, offices, patrol and construction, includes county, state and federal contracts

Special Events* - Events of all sizes including festivals, conventions, concerts, weddings and concessionaires, exhibitors and vendors

Sports & Leisure* - Associations, teams, leagues, camps, clinics, action sports, outfitters, guides and short-term events

Staffing Services - Temporary, temp-to-hire, direct hire, PEO (package only), ASO; Industry sectors: clerical, professional, technical, hospitality, skilled trades, medical; Transportation with regard to WC only

Storage Facilities - All storage-related operations, including traditional self-storage, converted buildings, boat and RV storage

Tattoo Parlors & Body Piercing Artists - Tattoo parlors, body piercing facilities, including jewelry sales, tattoo removal and permanent make-up

Youth & Amateur Sports* - Amateur youth sports programs, sports/recreational associations, teams & leagues, camps & clinics, tournaments, travel teams, special events

**Programs offered through ALIVE RISK, a division of All Risks, Ltd.*

COVERAGE

- General Liability
- Professional Liability
- Excess Liability/Umbrella
- Workers' Compensation
- USL&H
- Maritime Employer's Liability
- Hull Liability
- Liquor Liability
- Crime
- Property
- Inland Marine
- Blanket Additional Insured
- Commercial Auto Liability
- Auto Physical Damage
- Garagekeepers Liability
- Hired and Non-Owned Auto
- Accident Medical
- Accidental Death and Dismemberment



NON-STANDARD HOMEOWNERS



TARGET CLASSES

- Primary, secondary, seasonal homeowners, rentals, builders' risks and vacants
- Coastal properties right up to the water
- Previous claims, non-renewals, credit issues and distressed properties with multiple losses
- Short-term rental over \$1.5M
- Unprotected rating classes 9 & 10
- High profile individuals accepted
- All construction types
- Low value to high value homes
- Condos, including properties right on the beach

- Specializing in older homes; 1920 or younger, updates within the last 25 years
- Risks with wind, ex-wind or wind only

FORMS

- HO-3, HO-5, HO-6, and HO-8
- DP-1 and DP-3
- Personal Liability
- Personal Umbrella
- Excess Flood

& ACCIDENT & HEALTH



TARGET CLASSES

- Behavioral Healthcare
- Camps and Clinics*
- Colleges/Universities*
- Consulting
- Courier/Delivery
- Home Care Services
- Individual Students*
- Landscaping
- Office-Related Services
- Oil/Gas
- Professional Services
- School Districts*
- Special Events*
- Sports Organizations*
- Technology
- Trucking

COVERAGE

- Occupational/Non-Occupational Accident
- Contingent Liability
- Medical Stop Loss
- Minimum Essential Coverage (MEC)
- Accidental Death and Dismemberment
- Accidental Medical Expense
- Continuous/Temporary Total Disability
- K-12 Student Accident
- Collegiate Student Accident
- Participant Accident
- Volunteer Accident
- Catastrophic Medical
- Paralysis

*Offered through ALIVE RISK, a division of All Risks, Ltd.

OFFICE LOCATIONS

BRANCH LOCATION	P&C MGA & BROKERAGE	WORKERS' COMP	NATIONAL PROGRAMS	NON-STANDARD HOMEOWNERS	ACCIDENT & HEALTH
Phoenix, AZ Toll Free: 800-418-9763	●	●	●		●
San Francisco, CA Toll Free: 800-451-9680	●	●			
Denver, CO Toll Free: 866-898-4450	●				
DC Metro P: 800-723-1022	●				
Fort Lauderdale, FL Toll Free: 800-892-8527	●				
Jupiter, FL Toll Free: 866-350-6885	●				
Miami, FL Toll Free: 877-259-8329	●				
Orlando, FL Toll Free: 866-661-3901	●				
Ormond Beach, FL P: 386-676-5737	●			●	
Tampa, FL Toll Free: 866-363-1295 ALIVE RISK Toll Free: 855-237-5280	●		●	●	●
Atlanta, GA Toll Free: 866-484-5235	●				
Chicago, IL Toll Free: 877-334-8786			●		
New Orleans, LA Toll Free: 855-257-9419	●				
Hunt Valley, MD Toll Free: 800-366-5810	●		●		
St. Paul, MN Toll Free: 877-965-0123			●		
Wayzata, MN Toll Free: 800-205-2551			●		●
Princeton, NJ Toll Free: 844-713-4294	●	●			
New York, NY Toll Free: 877-232-3348			●		
Charlotte, NC Toll Free: 866-747-4757	●	●		●	
Fairless Hills, PA Toll Free: 888-533-7654					●
Philadelphia, PA Toll Free: 888-243-3660	●		●		
York, PA Toll Free: 800-723-1022	●				
Austin, TX Toll Free: 855-257-9419	●	●			
Dallas, TX Toll Free: 855-257-9419	●			●	
Houston, TX Toll Free: 855-257-9419	●			●	
Richmond, VA Toll Free: 800-366-7475	●	●		●	
Tacoma, WA Toll Free: 877-392-0949			●		

ALL RISKS ACCOUNTING
800-366-5810 Ext. 4120
Hours: 8:00am-5:00pm EST

ALL RISKS CLAIMS ASSISTANCE: Submit First Notice of Loss to: Email: claims@allrisks.com | Fax: 410-741-3265 | Hours: 8:00am-5:00pm EST
*Please note that your insured's carrier may have a direct claims team in place for quicker assistance. Please check the policy before submitting the notice to All Risks. For any questions, please contact the All Risks Claims Center at 800-366-5810.

PREMIUM FINANCING: Contact Skipjack Premium Finance Company at 800-611-0955 or www.SkipjackPFC.com.





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