



Brokerage

IN A FAST-PACED WORLD, ALL RISKS OFFERS YOU A SINGLE-SOURCE SOLUTION FOR ALL YOUR WHOLESALE INSURANCE NEEDS.



BROKERAGE

The Brokerage Unit of ALL RISKS specializes in marketing and placing large, difficult risks on a national basis. Our staff of senior brokers assists the retail agent in the review of key issues including exposures, coverage and pricing. They also assist in the navigation of the brokerage marketplace to secure favorable terms and conditions available for the insured.

Using ALL RISKS as your experienced, full-service partner, makes business easier for you. Our brokers can place your transactional and tough non-admitted business. We perform quick reviews, make swift, knowledgeable market-fit decisions and present complete submission summaries in electronic format to our underwriters.

The Brokerage Unit works with a core group of underwriting markets positioned to write both guaranteed cost and deductible/Self-Insured Retention (SIR) rating plans. Our brokers can place lead/primary as well as layered/excess programs.

ALL RISKS offers outstanding customer service and a broad range of products so that you can manage the needs of your clients more effectively.



GENERAL LIABILITY

- CHEMICAL RISKS
- CONDOMINIUMS/HOMEOWNER ASSOCIATIONS
- FREQUENCY (OWNERS, LESSORS & TENANTS)
- GENERAL CONTRACTORS - COMMERCIAL & RESIDENTIAL
- HABITATIONAL & LARGE PROPERTY SCHEDULES
- MANUFACTURING/PRODUCT DRIVEN RISKS: Textiles, Consumer Goods, Automotive Products
- SEVERITY (HOUSEHOLD PRODUCTS, FOOD PRODUCTS): Heating Equipment, Toys, Electrical Products
- SPECIALTY TRADE CONTRACTORS: Electrical, Welding, HVAC, Demolition

PROPERTY

- APARTMENT/CONDOS/HOTEL-MOTEL
- CAT EXPOSURES
- COASTAL PROPERTY
- DIC/EARTHQUAKE
- DIFFICULT CLASSES/HIGH VALUES
- MANUFACTURING/DISTRIBUTION OF CHEMICALS
- SINGLE PLACEMENT OR LAYERED
- VACANT BUILDINGS

UMBRELLA AND/OR EXCESS LIABILITY

- CONTRACTORS
- HABITATIONAL/HOTEL-MOTEL/REAL ESTATE SCHEDULES
- MANUFACTURING/DISTRIBUTING
- MEDICAL RELATED RISKS/ EXCESS HOSPITAL LIABILITY
- TRANSPORTATION RISKS/ EXCESS OF ASSIGNED RISK OR CSL, BUFFER LAYERS OR CAPACITY

PROFESSIONAL LIABILITY/MISCELLANEOUS ERRORS & OMISSIONS*

- ASSISTED LIVING FACILITIES
- CCRC
- DRUG/ALCOHOL/EATING DISORDERS
- DURABLE MEDICAL EQUIPMENT
- GROUPS: DOCTORS, THERAPISTS
- HOME HEALTH SERVICES
- INDEPENDENT HOUSING HEALTHCARE
- INFUSION SERVICES
- MENTAL HEALTH FACILITIES
- NURSE STAFFING
- NURSING HOMES
- REHABILITATION
- SOCIAL SERVICES

* For more detail please refer to our Financial Products insert

ALL RISKS IS THE INDEPENDENT PROVIDER THAT OFFERS YOU MORE.

PROTECTION

Standard market solutions may not always be available. We offer you a vast range of specialty markets, to help protect your clients from the unexpected.

FLEXIBILITY

We have the ability to place accounts on a national basis and offer the broadest spectrum of wholesale solutions.

OPTIONS

Our broker staff assists the retail agent by identifying exposures and providing technical expertise to secure the best terms and conditions available to the client in the excess and surplus lines market.

KNOWLEDGE

Our brokers offer extensive knowledge and strong risk/industry expertise. They also have strong market presence/carrier relationships, national jurisdictional knowledge, and the ability to negotiate coverage options to ensure that your clients will have proper insurance coverage for even the most specialized needs.

SERVICE

We pride ourselves on providing superior service to our retail agents. We do this by assigning dedicated teams of friendly, highly-qualified, technically-skilled brokers and account managers to service our agents' offices and by responding to all phone calls, questions or submissions within the same business day, or within 24 hours.



CONVENIENCE

We typically supply many premium indications over the phone and provide fast, reliable turnaround on quotes for risks. You can access our website, 24 hours a day, 7 days a week.

TIME

Having a single-source provider with state-of-the-art technology means less paperwork, fewer phone calls, and faster response, helping you reduce demands on your time.

THIS MEANS ALL RISKS
GIVES YOU MORE OPPORTUNITIES
TO WRITE MORE BUSINESS
WITH MORE CUSTOMERS!

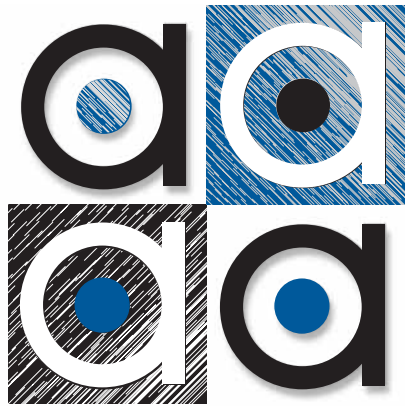


CALL US FOR MORE INFORMATION.
OR VISIT OUR WEBSITE www.allrisks.com



Contract Binding Authority

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CONTRACT BINDING AUTHORITY

The Contract Binding Authority Unit of ALL RISKS represents, under binding authorities, the widest array of specialty carriers available. Products offered are generally targeted to non-standard or specialty classes of businesses. This unit has in-house binding authority for all lines of coverage including Commercial Automobile, General Liability, Property/Package, Garage, Workers' Compensation, Errors and Omissions, and Excess/Umbrella Liability. All coverages are available on a mono-line basis as well as a package basis. The four primary coverages offered are targeted to a variety of risks:

COMMERCIAL AUTOMOBILE & PHYSICAL DAMAGE LIABILITY*

COVERAGES: Liability, Physical Damage, Cargo, General Liability, and Workers' Compensation

- TRUCKING: OWNER OPERATIONS, BOBTAIL/DEADHEAD, FLEET OPERATIONS, MOBILE HOME TROTTERS, LOCAL, INTERMEDIATE AND LONG HAUL, MOTOR TRUCK CARGO
- PUBLIC AUTOMOBILE: LIMOUSINES (Airport and General Limousine Service), AMBULANCE (Emergency and Non-Emergency Medical Transportation), SHUTTLES (Social Service, Airport and Hotel Shuttle), BUS (Charter, Church and School, Day Care Vehicles)
- GARAGE: NON-FRANCHISED USED CAR DEALERS (Wholesale & Commercial Vehicle Dealers), SERVICE OR REPAIR OPERATIONS (Mobile Auto, Auto Detail Shops)
- BUSINESS AUTOMOBILE: DUMP TRUCKS (Sand and Gravel, Dirt and Coal Haulers), TRASH TRUCKS (Refuse Haulers both Commercial and Residential), LOGGING OPERATIONS, TOWING OPERATIONS, CONTRACTORS, HAULING FOR SELF



**The above includes only some of the business we write.*

PROPERTY & CASUALTY*

ALL RISKS represents an array of Non-Admitted Specialty markets for your Liability, Property, Package Risks, Excess and Inland Marine. Examples of classes written:

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- AUTO SERVICE STATION
 - BEAUTY SHOP BARBER/TANNING
 - BUILDERS RISKS AND VACANT PROPERTIES
 - CLUBS, INCLUDING SWIM
 - COASTAL PROPERTIES
 - CONTRACTORS: Artisan & Non-Artisan (Including New Residential Construction)
 - DAYCARE
 - EMPLOYMENT AGENCIES
 - EXTERMINATORS/PEST CONTROL
 - GARBAGE HAULERS
 - GENERAL CONTRACTORS - Commercial/Residential
 - GROCERY STORES
 - HABITATIONAL: Apartments, Condos, Townhomes, Dwellings
 - HEALTH & SPORTS CLUBS
 - HOMEOWNERS ASSOCIATIONS/CONDO
 - HOTELS/MOTELS
 - JANITORIAL
 - LIQUOR STORE
 - MANUFACTURERS
 - MERCANTILE RISKS
 - OFFICE
 - PREMISES LIABILITY COVERAGE
 - PROPERTY OWNERS' LESSOR'S RISK EXPOSURES
 - RESIDENTIAL CARE FACILITIES, INCLUDING HOME HEALTH CARE
 - RESTAURANTS, BARS & TAVERNS
 - SPECIAL EVENTS
 - STORES - RETAIL
 - TRUCKERS GENERAL LIABILITY
 - VACANT BUILDING

MISCELLANEOUS PROFESSIONAL LIABILITY & ERRORS AND OMISSIONS*

ALL RISKS focuses on placing E&O and medical malpractice liability for a variety of special industries.

- MEDICAL PROFESSIONAL: Physicians, Assisted Living/Group Homes, Counseling/Rehabilitation Centers, Home Health Care, Medical Staffing Firms, Medical Equipment Sales
- SPECIALTY ERRORS & OMISSIONS: Architects & Engineers, Lawyers, Real Estate Agents, Mortgage Brokers, Insurance Agents, Accountants, Public Officials
- TECHNOLOGY: Media liability, Computer Software Development, Website Design

**The above includes only some of the business we write.*

WORKERS' COMPENSATION

ALL RISKS is the underwriting manager for several "A-" or better rated Workers' Compensation carriers handling policies up to \$130,000 in premium for a wide variety of industry classifications. ALL RISKS Worker's Compensation Unit operates out of our Richmond, Virginia office.

- ALL STATES COVERAGE PER POLICY FORM (EXCEPT FOR MONOPOLISTIC STATES)
- IN-HOUSE UNDERWRITING AND BINDING AUTHORITY
- COMPETITIVE COMMISSIONS
- LOSS CONTROL SERVICES AVAILABLE
- DIRECT BILL PAYMENT PLANS
- OVER 240 ELIGIBLE CLASSES
- DIRECT CLAIM REPORTING
- SAME DAY TURNAROUND AVAILABLE
- EMPLOYERS LIABILITY LIMITS UP TO \$1,000,000
- SCHEDULE RATING (WHERE AVAILABLE)
- FLEXIBLE RATING PLANS

**ALL RISKS National Specialty Programs Unit handles its target industry groups' Workers' Compensation policies. View the National Specialty Programs insert for more information on their target industry groups.*

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PROTECTION

Standard policies may not adequately protect your clients. We offer you a vast range of specialty coverages and levels, many among the broadest available in the industry, to help protect your clients from the unexpected.

FLEXIBILITY

With our in-house binding authority, the ability to place accounts on a regional basis and the broadest spectrum of wholesale solutions, we provide the breadth in type and amount of coverage to offer maximum flexibility for your clients.

OPTIONS

In addition to providing standard coverage, as innovators we offer our expertise in securing the broadest coverage available, many unavailable elsewhere, to meet new needs in traditional industries and requirements in emerging industries.



KNOWLEDGE

Our underwriters offer extensive knowledge and strong risk/industry expertise. They also have strong market presence/carrier relationships, regional jurisdictional knowledge, and the ability to negotiate coverage options to ensure that your clients will have proper insurance coverage for even the most specialized needs.

SERVICE

We pride ourselves on providing superior service to our retail agents. We do this by assigning dedicated teams of friendly, highly-qualified, technically-skilled brokers and underwriters to service our agents' offices and by responding to all phone calls, questions or submissions within the same business day, or within 24 hours.

CONVENIENCE

We typically supply many quotes and/or provide indications over the phone and provide fast, reliable turnaround on quotes for risks that require company approval. You can also access our interactive website, 24 hours a day, 7 days a week, for a wide range of services including Certificates of Insurance, Real-time Account Current Statements, Skipjack Premium Finance Account Status, Policy Service Requests, ALL RISKS Employee Directory, and Your Company Contacts.

TIME

Having a single-source provider and state-of-the-art technology means less paperwork, fewer phone calls, and faster response, helping you reduce demands on your time.

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