



ALL RISKS,  
THE INDEPENDENT  
WHOLESALE INSURANCE  
PROVIDER THAT  
OFFERS YOU MORE

## ⊙ Binding Authority / MGA

All Risks, Ltd. has several in-house contracts with the ability to quote, bind and issue. We represent, under binding authorities, the widest array of specialty carriers available with A+ A.M. Best ratings. Minimum premiums are low and quote turn-around is quick. Binding lines of coverage include General Liability, Property, Inland Marine, Package, Liquor and Professional Lines.

## ⊙ Brokerage Services

For larger or more complex risks, All Risks works with the top Brokerage markets in the industry to help secure the most favorable terms possible. Brokerage strengths include, but are not limited to, General Liability, Large Property Risks, Professional Lines, Pollution and Excess / Umbrella. Minimum premiums vary by line of business and class.

### General Liability

Bars / Restaurants / Nightclubs  
Caterers / Halls  
Clubs - Social, Civic, Nonprofit & Hunt  
Contractors - General Contractors & Artisan  
Day Cares - Children & Adult Day Care  
Discontinued Products  
Habitational - Apartments, Condos & Rental Dwellings  
Home Health Care & Assisted Living Facilities  
Homeowners & Condo Associations  
Landscapers / Tree Trimmers  
Lessors Risks  
Manufacturing Risks  
Medical Transport - Emergency & Non-Emergency  
Mobile Home Parks  
Pharmaceuticals / Nutraceuticals / Dietary  
Product Risks - Manufacturers & Distributors  
Retail & Mercantile Risks  
Salvage Yards / Recyclers  
Schools  
Social Service Facilities - Homeless Shelters, Halfway Houses, Crisis Centers & Rehab Centers  
Special Events - Parties, Festivals, Concerts & Fairs  
Vacant Buildings / Vacant Land

### Construction

Artisans / Subs & GC's (Residential/Commercial)  
OCP's & Owners Interest  
Owner / Contractor Controlled Insurance Programs (Wrap-ups) & Project Specific Policies  
EIFS Contractors  
Roofers / Framers / Siding / Window Contractors  
Infrastructure Contractors  
Excess Capability  
And More

### Excess / Umbrella

Large Limits Available for Most Classes  
Layering Available if Needed

### Environmental / Pollution Liability

Abatement Contractors - Lead, Asbestos & Mold  
Environmental and Non-Environmental Contractors  
Underground Storage Tanks

### Property MGU

Nationwide excluding KY  
In-House Binding for Middle Market Property  
100% TIV Risks, Primary (First Loss), Excess Loss-Buffer  
Substantial Capacity for Broad Range of Classes

### Property & Inland Marine

Bars / Restaurants / Nightclubs  
Builders Risks  
Coastal Properties including Wind  
Contractors Equipment Schedules & Misc Inland Marine  
Deductible Buybacks  
DIC (Earthquake / Wind)  
Earthquake including California  
Habitational - Apartments, Condos & Rental Dwelling  
Hotels / Motels  
Lessors Risks  
Manufacturing Risks  
Residential Care Facility - Assisted Living Homes & Nursing Homes  
Shopping Centers / Strip Malls  
Vacant Buildings  
Warehouses

### Liquor Liability

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

### Professional Lines

*E&O, EPLI, D&O, Tax Liability, Fiduciary, Crime, Etc.*  
Assisted Living Facilities / Long Term Care  
Financial Institutions  
Groups: Doctors, Therapists, Locum Tenens  
Home Health Services  
Home Inspectors  
Individual High Risk Doctors  
Management Consultants  
Medical Professionals  
Mental Health Facilities  
Miscellaneous Professional Risks  
Mortgage Brokers  
Nursing Homes  
Private / Public / Nonprofit Organizations  
PEO (Professional Employer Organizations)  
Real Estate Agents / Brokers / Property Managers  
Technology Professionals

### Trucking Specialists

*Liability, Physical Damage, Cargo & Truckers General Liability*  
Bobtail  
Business Auto  
Local, Intermediate & Long Haul Truckers  
Fleet Accounts (11 Power Units or More), all states except CA

## Quick Quoting Division

### Phone & Web Quoting for Small Commercial, Workers' Compensation & Personal Lines

Phone Quoting • **877.275.9578** • M-F 8:00-5:00 EST  
Web Quoting & Rating 24/7 • [www.quoteallrisks.com](http://www.quoteallrisks.com)  
Agent Reward Program  
Competitive Commissions  
Payment Options through Skipjack Premium Finance

#### QuickCommercial

Phone & Web Quoting  
Premiums Under \$10,000  
Ability to write Mixed Occupancies (Commercial/Habitational)  
Classes: Artisan Contractors, Mercantile, Habitational, Restaurants, Vacants, Lessors Risks  
States: AZ, CA, DE, DC, FL, GA, MD, NV, NJ, NC, OH, PA, SC, TX & VA

#### QuickComp®

Workers' Compensation Web Rating  
Indications for policies up to \$250,000 in Manual, Unmodified Premium  
Monthly Reporting Available (Varies by State / Carrier)  
Over 85% of all NCCI class codes  
Select States

#### QuickHome™

Personal Lines Phone & Web Quoting  
Residential Risks with Coverage A values up to \$600,000  
Direct Bill Available on all QuickHome Renewals  
States: AZ, CA, DE, DC, FL, GA, MD, NV, NJ, NY, NC, PA, SC, TX & VA

## Personal Lines

### Located in Richmond, VA Office

#### High Net Worth Clients

Two leading Admitted carriers for \$500,000+ Homeowners and the entire Personal Lines account available nationwide

#### Property & Liability

- All Value Ranges
- Builders Risk / Renovations
- Coastal, Older or Unprotected Homes
- Dwelling Fire DP-1 & DP-3
- Excess Flood
- Homeowners HO-3, HO-4, HO-6, HO-8
- Personal Article Floater
- Umbrella / Excess Liability
- Vacant Dwellings

#### States

Nationwide excluding KY, LA & MS

Phone & Web Quoting Available - See Quick Quoting Division

## Workers' Compensation

### Located in Richmond, VA Office

#### Highlights

- No E-Mod Maximum
- Competitive Commissions
- In-House Quoting / Binding Authority
- 240+ Classes Eligible
- Broad Underwriting Appetite
- New Ventures Acceptable for Most Class Codes
- Special Programs - Varies by State
- 48 Hour Response Time
- Numerous Markets

#### States

Nationwide excluding ND, OH, WA & WY

Web Rating Available - See Quick Quoting Division

Please note: All Risks' National Specialty Programs Unit handles its target industry groups workers' compensation policies.

## National Specialty Programs

Our National Specialty Programs Unit, located in the Maryland office, offers proprietary programs nationwide. We offer in-house binding authority, multi-line capability and coverage among the broadest available in the insurance industry.

### Industry Groups:

#### Alarm Contractors

Installation, Monitoring, Sales, Service for Fire, Burglar, Key Control, Closed Circuit TV

#### Architects & Engineers Professional Liability

Architects - Interior Design, Landscape, Golf Course, Surveying; Engineers - Civil, Electrical, Mechanical, Structural, HVAC, Traffic, Plumbing, Fire Protection, Acoustical, Forensic; Construction Management

**Contractors' Pollution Liability** - Contractors and Environmental Contractors Including Mold Exposures such as Carpentry, Drilling, Excavating, Maintenance / Janitorial, Restoration / Remodeling plus many more preferred classes

#### Dealers Physical Damage

Franchised (New) Auto, Motorcycle & Truck Dealers; RV, ATV, Construction Equipment & Implement Dealers; Large Non-Franchised Dealers

#### Fire & Water Damage Clean Up Specialists

Fire, Water & Smoke Damage Clean Up, Mold Remediation, Franchise Cleaners (damage restoration and cleaning)

#### Fire Suppression / Sprinkler Contractors

Monitoring, Sales, Service, Installation of Sprinkler Equipment, Fire Extinguishers and System Design

#### Insurance Agents E&O

Agents, Brokers, TPA, MGA, MGU, Program Administrators, Captive Managers and More - Standard, E&S and LAH Markets

#### Janitorial Contractors

General Cleaning Service including Vacuuming, Dusting, Wastebasket Trash Pickup, Floor, Carpet and Restroom Clean-up

#### Marine & USL&H

All Classes of Marine Business, WC with or without USL&H, MEL, MGL, Ship Repairers, MOLL, Builders Risk, Hull and P&I, Ocean Cargo, Yachts, Bumbershoots

#### Medical Facilities

Home Health & Hospice, VNA, Mental Health & Substance Abuse, Psychiatric / Counseling

#### Pest Control Operators

Pest Control, Fumigation, Termite Control / Inspection, Small Animal Control

#### REO / Force Placed

Commercial Banks, Credit Unions, Savings & Loans, Mortgage Banks & Financial Institutions that Service and / or Invest in Mortgage Loans

#### Security Guards / Private Investigators

Armed and Unarmed Security Guards, Private Investigators, Security Consultants, Industrial, Institutional, Housing (Mid-High Income), Banks, Office Buildings, Patrol Work and Construction Sites, includes County, State & Government Facility Contracts

#### Storage Facilities

All Storage related operations to include Self, Mobile, Boat / RV and Storage.

#### Temporary Staffing

Workers' Compensation Only, Broad Range of Classes

All coverage lines available nationwide.

## Garage

Located in York, PA & Richmond, VA Offices

### Highlights

- Limits to \$1 Million
- Premises, Operations and Products
- Medical Payments
- Uninsured / Underinsured Motorists
- Non-Owned Auto Liability
- Dealers Physical Damage
- Garage Keepers

### Classes

Auto Wholesalers  
Commercial Vehicle Dealers  
Non-Franchised Used Car Dealers

### Service or Repair Operations

Heavy Truck Repair  
Valet Services  
Auto and Light Truck Repair  
Auto Body Shops  
Car Washes  
Mobile Detailers  
Radiator / Transmission Shops

### States

Nationwide excluding AK, HI & MA

## Public Livery

Located in York, PA Office

### Highlights

- Liability - combines single limit up to \$5,000,000
- Uninsured / Underinsured Motorists
- Hired & Non-owned Auto Liability
- Hired Car Physical Damage
- General Liability
- Complete & Immediate I.C.C. & P.U.C. Filings
- "A" Rated Carriers
- Excellent Claims & Loss Control Services

### Classes

Corporate / Airport Transfer  
Courtesy Van / Bus  
Funeral Service  
Hotel & Airport Shuttle  
Limousines  
Non-Emergency Medical Transport.  
School Bus Contractors  
Taxis

### States

AL, AZ, AR, CA, CO, CT, DE, DC, FL, GA, IL, IN, KS, KY, LA, ME, MD, MI, MN, MS, MO, NE, NH, NJ, NY, NC, OH, OR, PA, SC, TN, TX, UT, VT, VA, WA, WV & WI

## Office Locations

### Hunt Valley, Maryland (Corporate)

800.366.5810 - Fax 410.828.8179

### Phoenix, Arizona

800.418.9763 - Fax 602.324.2306

### San Francisco, California

**All Risks of CA Insurance Services, LLC**  
**License #0E63424**

800.451.9680 - Fax 415.738.5389

### Fort Lauderdale, Florida

800.892.8527 - Fax 954.364.8538

### Jupiter, Florida

866.350.6885 - Fax 561.207.7755

### Orlando, Florida

866.661.3901 - Fax 321.286.0034

### Tampa, Florida

866.363.1295 - Fax 813.569.1795

### Atlanta, Georgia

866.484.5235 - Fax 770.495.3591

### Charlotte, North Carolina

866.747.4757 - Fax 540.242.3226

### Philadelphia, Pennsylvania

888.243.3660 - Fax 215.701.1849

### York, Pennsylvania

800.723.1022 - Fax 717.441.3784

### Alexandria, Virginia (DC Metro)

703.647.6212 - Fax 410.828.8179

### Richmond, Virginia

800.366.7475 - Fax 804.330.9485

### Seattle, Washington

866.598.9047 - Fax 425.609.0012

**www.allrisks.com**

All units may offer additional classes. Offerings at each branch office may differ.  
Contact your local branch office or visit our website at [www.allrisks.com](http://www.allrisks.com) for more details.

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