



10150 York Road, Fifth Floor
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For Immediate Release

ALL RISKS, LTD. OFFERS EXCLUSIVE MARKET FOR NON-ADMITTED STOCK THROUGHPUT BINDING FACILITY

HUNT VALLEY, MD (March 10, 2016) – All Risks, Ltd., the nation’s largest independent wholesaler, offers a new exclusive A.M. Best A rated carrier for manufacturers and distributors. This is a non-admitted market for Stock Throughput binding facility and is available nationwide. A Stock Throughput Product (STP) is a marine policy that insures a company’s inventory and the flow of goods from the source of production to its final destination, including while in storage. A STP policy has three components: ocean cargo insurance; inland transit; and inventory/goods in storage. Considering a STP allows for the removal of the inventory from a property policy and in many cases, this may subject the inventory to a lower rate and lower deductible, broader All Risks coverage, and increased CAT capacities.

Coverage is provided for Wind, Flood and Quake for goods in both storage and transit by air, sea or land. Recent All Risks' Stock Throughput successes include an auto parts importer (\$20,000); a seafood distributor (\$11,000); a household goods distributor (\$89,000); and a scrap metal importer (\$50,000).

Product highlights include: in-house binding authority, which is exclusive to All Risks with an A.M. Best A rated carrier; low deductibles; a minimum premium of \$5,000; no maximum account size; global coverage; quick turnaround; the fact that this product can benefit any business with large amounts of inventory or raw materials/WIP; and huge savings in premium and more coverage than an ISO property form. Additionally, benefits over standard direct markets include the ability to give full limits on Wind/Flood/Quake, phone indications with a few key pieces of information, broader coverage, and pricing that is competitive, flexible and can be made quickly at the office level.

All submissions for Stock Throughput should be sent to stpq@allrisks.com. View more information about this product or download our applications at <http://www.allrisks.com/industry-specialties/detail/manufacturers-distributors>.

All Risks, Ltd., based in Hunt Valley, Maryland, is the largest national independent wholesale brokerage firm offering comprehensive insurance solutions with a full service platform of brokerage, contract binding, exclusive national programs and specialty personal lines products for retail insurance agents and brokers nationwide. The 51-year-old firm employs 800 staff members in offices located in Maryland, Arizona, California, Colorado, DC, Florida, Georgia, Illinois, Indiana, Louisiana, Minnesota, New Jersey, New York, North Carolina, Pennsylvania, Texas, Virginia and Washington. To learn more, please visit www.allrisks.com.

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