

April, 2024

RECENT SUCCESSES

	CLASS OF BUSINESS	COVERAGE WRITTEN	PREMIUM
AVIATION	Helicopter	Owner flown R-44	\$16,076
	UAV	Fleet of UAVs used for news/sporting events	\$14,488
	Instruction & Rental	Startup in a 1946 Aeronca 7AC	\$4,085
	Aviation General Liability	Lessor's risk on multi-hangar building including hangarkeepers	\$5,400
	Corporate Aircraft	Operated single pilot with \$50M liability	\$100,000
	Special Event - Aviation GL	Airshow/fly in/balloon event	\$996
BONDS	Plumbing Contractor	\$506,198 limit	\$8,562
	ILDOT Blanket	\$500k blanket	\$8,750
	MI DNR Timber Bond	\$11,854 limit, multi-year	\$2,380
BROKERAGE	RV Parts Manufacturer	GL \$1M/\$2M	\$62,602
	Laser Engraving of Firearms	GL \$1M/\$2M and \$5M excess	\$10,227
	Restoration Contractor	Environmental package \$2M/\$5M and \$5M excess	\$5,000
	Staffing Agency	Package \$1M/\$2M including professional	\$5,000
	Apartments & Rental Homes	Property TIV \$3,640,000	\$31,127
	Church Building	2% wind/hail deductible buy back	\$3,470
COMM. AG	Flavoring for Animal Livestock Feed	GL \$3M/\$3M	\$7,500
	Poultry Processing	\$5M excess	\$39,693
	Ag Chemical/Fertilizer Distributor	Agriculture package including auto and \$1M umbrella	\$27,813
	Alfalfa Pellets Distributor	GL \$1M/\$2M and property TIV \$1.9M	\$51,388
COMM. LINES	Slaughterhouse/Meat Processing Plant	Newly built; GL \$1M/\$2M limits with \$400k est. sales, property \$2.7M TIV	\$28,000
	Dumpster Rental	GL & IM	\$2,793
	Rental Properties (Apartments)	Multiple locations, property only	\$60,007
	Restaurant/Bar/Bowling Alley	GL, liquor, property	\$35,322
	Plastering/Stucco Contractor	With subcontracted work; GL	\$1,981
FARM	Hog Confinement	New purchase, older buildings being retrofitted, \$5M TIV	\$77,000
	Equine Package	Standardbred race horses for breeding and sales	\$12,607
	Livestock Policy for Hogs	TIV \$927k	\$84,000
	Grain Operation	TIV \$3.3M with GCK \$1M/\$2M, non-renewal due to losses and business on premises	\$27,653
	Cattle & Grain Farm	TIV \$1M with CGL \$1M/\$2M	\$5,796

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HEALTHCARE	Assisted Living Facility	PL, GL, auto, excess	\$41,801
	Medi-Spa (Botox & Microneedling)	New venture, PL \$1M/\$3M, \$1k deductible	\$2,750
	Adult Daycare & Rehab Services	PL, GL, \$1M/\$3M limits, \$2500 deductible - services for disabled individuals	\$6,750
	Health Services Clinic	PL, GL, property, umbrella, auto	\$280,462
	Non-Profit Foster Placement Services	PL, GL, excess	\$21,890
	YMCA	Package, auto, umbrella	\$99,858
PERSONAL LINES	Excess Personal Umbrella	\$1M, 5 operators, 3 youthful, 5 violations in household	\$2,936
	Primary Personal Umbrella	\$5M, 4 autos, 10 residential properties, driver over 70	\$2,107
	Affluent Homeowners	Coverage A \$1.2M w/ valuable articles, 2 autos and \$5M excess	\$9,714
	Affluent Homeowners	Coverage A \$3M w/ hanger, valuable articles, 10 autos, 3 ATVs and \$5M excess	\$61,851
	Flood	\$500k on commercial buildings, zone AE	\$2,603
	Specialty Homeowners	\$349k home with lapse in coverage	\$2,002
PROFESSIONAL	Business/Management Consulting	\$2M/\$2M professional liability with \$5k deductible	\$13,558
	Real Estate Developer	\$1M professional liability w/ \$10k retention	\$15,000
	Seedsman	\$1M E&O w/ \$5k retention	\$15,204
STANDARD BUS	Condo Association	BOP	\$12,647
	Gun Club	GL	\$2,304
	Retail Store	Package, umbrella	\$5,295
	Church	Package, WC, umbrella, auto	\$12,031
TRANSPORTATION	Non-Emergency Medical Transport / Wheelchair Vans	\$1M auto liability, \$250k PIP, \$110k UM, comp & coll	\$163,894
	Auto Repair and Service	3 locations: \$350k/\$350k liability; \$25k GKLL; \$100k dealer's open lot	\$6,648
	Trucker	Physical damage, \$175k TIV and motor truck cargo, \$100k limit with 3 trucks package	\$12,313
	Pilot Car	\$1M combined single limit, \$5K med pay, \$100k UM/UIM, comp & collision (\$65k TIV)	\$8,253
WORK COMP	Utility Power Line Contractor-Storm Repair	Comp	\$121,125
	Poultry/Egg Farm	Comp - multi-state	\$236,128
	Home Healthcare	Comp - multi-state, high mod	\$39,125
	Food Bank - Nonprofit	Comp	\$11,912