

January, 2026

# RECENT SUCCESSES

	CLASS OF BUSINESS	COVERAGE WRITTEN	PREMIUM
COMMERCIAL LINES	Bar/Restaurant w/ Golf Simulators	GL, property, liquor liability	\$9,864
	Mobile Mechanic	Inland marine, \$250k	\$4,000
	Apartment Building	Package	\$52,106
	Kitchen/Bath Tune Up Franchise	Package and excess	\$7,392
	Swimming Pool Contractor	GL	\$2,600
	Hotel	Package, 3 buildings, TIV \$2.25M	\$26,960
	Vacant Under Renovation	Package, building \$400k, building improvements \$450k	\$7,974
	Ferrous/Non-Ferrous Minerals	GL, \$12M in sales	\$35,648
BROKERAGE	Mold Remediation Contractor & Consulting	Environmental package (GL, CPL, PL)	\$12,570
	Aggregate Hauler	With 11 power units; \$2M excess GL	\$35,926
	Solar Panel & Lithium Battery Manufacturer	GL/\$5M excess	\$30k/\$24k
	Franchise Frame Hotel	Property \$19.2M TIV	\$72,960
	Lessor's Risk Only Warehouse	Property \$31.8M TIV	\$130,000
	Large Auto Dealership	\$15M excess GL	\$115,000
	Camping & Utility Light Manuf. & Dist.	GL and \$4M excess	\$13k/\$15k
	Light Manufacturer	Property \$8M TIV	\$55,000
HEALTHCARE	Home Healthcare Services	PL, GL, \$1M/\$3M, \$1k retention, abuse included in PL limits	\$1,335
	Distributor of Vitamins/Supplements	Products, GL, \$5M, \$2500 ded.	\$35,000
	Clinic to Assist Before/After Surgical Patients	PL, GL, abuse, \$1M/\$3M, \$2500 ded, abuse sublimits \$250k/\$500k	\$10,000
	Individual Doing Permanent Makeup	PL \$1M/\$3M, \$1k ded.	\$1,000
	Sober Living Facility on a Horse Farm	\$1M/\$2M PL/GL w/ \$5k ded., \$100k/\$300k abuse, employee benefits, HNOA, \$1M/\$1M D&O w/ \$1k ded., property, crime	\$44,636
	Mortality	2 breeding heifers (\$49k and \$13k)	\$930
FARM	Farm Equine Package	22 boarded horses, \$72k receipts, \$4.1M TIV	\$21,294
	Grain Operations	5,500 acres, \$5.5M receipts, \$10.6M TIV, fleet of 24 autos, \$5M excess	\$96,968
	Poultry Confinement	Property \$2.2M TIV	\$25,000
	Cattle Farm	140 acres, 20 head of cattle, \$1.9M TIV	\$4,353
	Public Auto	\$100k/\$300k/\$50k liability; \$25k/\$50k UM/UIM	\$51,571
TRANSPORTATION	Trucker	\$1M CSL, \$100k UM/UIM, comp, collision, cargo, unlimited PIP MI domiciled, 1 tractor/1 trailer, roadside assistance & towing, 5 years in business, telematics discount	\$14,024
	Non-Emergency Medical Transport	1 vehicle, A/I, WOS, HNOA; \$1M liab, \$14K physical damage, \$100k UM/UIM	\$10,742
	Mobile Repair/Mining Equip. Repair	\$1M/\$2M aggregate, \$100k fire legal	\$15,898
	Hazmat Trucker	\$1M CSL, comp/coll, cargo & GL; 4 trucks and 4 trailers	\$25,593
	Dealer Open Lot	Harley Davidson dealership; monoline DOL \$2.5M TIV	\$12,399

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COMM. AG	Farm Equipment Scheduled & Unscheduled	Admitted monoline inland marine \$2.3M TIV	\$29,575
	Feed Mill	Admitted ag package (GL, auto, WC, IM and stock coverage)	\$25,342
	Grain Hauler w/ 200 Mile Radius	Admitted ag trucking package (gl, auto, cargo)	\$40,053
WORK COMP	Exterior Window Cleaner	Heights exposure and losses	\$34,066
	TV and Radio Broadcasting Station	High-mod account coming out of assigned risk pool	\$49,902
	Home Healthcare	New venture	\$7,025
	Commercial Painting Contractor	Had a lapse in coverage	\$44,916
PERSONAL LINES	High-Net-Worth Package	\$3.2M home, 3 autos, \$1M excess w/ UM/UIM, \$311k valuable articles	\$18,877
	High-Net-Worth Package	\$3.7M home w/ water loss, 1 auto, \$1M excess w/ UM/UIM, \$350k valuable articles	\$21,000
	Specialty Homeowners	Older home w/ wind & water losses, coverage A \$598k	\$3,795
	HO3 Builders Risk	Reno already started, coverage A \$1.2M	\$8,687
	Excess Umbrella	\$5M, 2 homes, 7 autos, 1 boat, 2 drivers over 70	\$2,700
	Primary Umbrella	\$5M w/ \$1M UM/UIM, written in LLC/trust, 3 homes, 2 autos, 19 y/o driver	\$5,003
	Primary Umbrella	\$1M, 4 autos, 1 home, 4 drivers (2 under 22 - 1 with violation, 1 new driver)	\$797
PROFESSIONAL	Earthquake	Residential \$2.3M	\$1,035
	Architects/Engineers/Fabrication	Contractor's E&O \$3M limit with \$25k ded.	\$13,795
	Construction	Cyber liability, \$2M limit with \$2500 ded.	\$6,300
	Title Agent	E&O, \$1M limit with \$5k ded.	\$3,463
	Mental Health Board	D&O - \$5M limit; professional - \$5M limit	\$40,487
AVIATION	Property	Small hangar used to house aircraft	\$2,813
	Airport	Airport liability for a municipal airport	\$4,249
	Commercial Auto	Courtesy car for airport	\$1,146
	Ag Drone Sales & Service/Repair	UAS (drone) policy for demo (flying)/CGL policy for service & repair	\$13k/\$7,800
	Aviation CGL	CGL policy to support a flight school	\$2,850
	Aircraft	2002 Lancair Legacy with a 0 make & model pilot	\$8,096
STANDARD BUS	Commercial Day Care Center	Admitted market package	\$1,798
	Tattoo Parlor	Admitted market GL	\$1,137
	Indoor Child Play Center	Admitted market package	\$26,873
	Church	Admitted market BOP	\$4,049
	Apartment Complex	Admitted market package with lower deductibles than incumbent	\$18,372
BONDS	Executor Bond	\$600,000	\$2,162
	Dealer Bond	\$25,000	\$200
	Various Performance/Payment Bonds	Small Contract (up to \$1M single/aggregate)	3% flat rate w/ credit check
	Developers Subdivision Bonds	Large contract	Varies tiered rates