

April, 2026

RECENT SUCCESSES

	CLASS OF BUSINESS	COVERAGE WRITTEN	PREMIUM
BROKERAGE	Logging Company	Contractor's equipment scheduled, IM \$5.3M TIV	\$161,000
	Residential Roofing	GL	\$43,400
	Fiber Optic Splicing Contractor	\$1M/\$2M GL, \$6M excess	\$126,629
	Food Cold Storage	Warehouse legal \$2M limit	\$33,000
	Emergency Equipment Supplier	\$3M excess AL, GL, EL	\$55,312
	Section 8 Apartments for Seniors	Property \$14.5M TIV	\$53,700
	Iron Foundry	Property \$19.2M TIV	\$129,000
	Aggregate Hauler	Excess \$2M X \$2M X AL; needed higher limits for a specific project	\$15,000
AVIATION	Instruction & Rental Operation	Startup; Cessna 172 with \$2M/\$200 liability limits	\$6,065
	Aviation CGL	Piston repair and service operation	\$10,130
	Property	Building and BPP for engine overhaul shop	\$40,000
	Airport	Airport liability for a small local airport (bound on a 3 year policy)	\$1,500
	Commercial Auto	Courtesy car for airport	\$1,146
	UAV	Drone used for thermal imaging land surveying	\$2,599
TRANSPORTATION	Trucker	\$1M CSL, \$100k UM/UIM, comp, collision, cargo, GL, trailer interchange, 2 units	\$25,727
	Contingent Auto & Cargo	\$1M cont. auto, \$100k cont. cargo, \$1M/\$2M GL & \$500k prof. liability	\$13,200
	Business Auto - Contractor	Fleet (40 units), 20 trailers; \$1M liab, UM/UIM, \$5K med pay, \$2.2 TIV, loss issues	\$222,018
	Garage Dealer	Liability \$1M occ/\$2M agg; \$200K DOL for used auto dealer	\$5,071
	Public Auto/NEMT	\$1.5M AL, \$1M UM/UIM; \$25k physical damage	\$13,484
	Business Auto - Contractor	Fleet (20+ units); \$500k liability, \$500k UM/UIM & physical damage	\$126,288
COMMERCIAL LINES	Daycare Facility	\$4M excess	\$36,900
	Campground	Package	\$21,000
	Vape Shop	Package	\$4,556
	Auto Repair Shop	Property	\$3,488
	Church	GL, D&O & property	\$2,350
	Restaurant	Package	\$7,926
	Builders Risk	Dwelling under construction for 2 years, IM	\$1,869
	Produce Packaging	GL & excess	\$3,589
STANDARD BUS	Apartment Complex	Admitted market package with lower deductible	\$11,616
	Methodist Church	Admitted market BOP	\$3,872
	Tree Care Service	Admitted market package	\$3,969
	Dog Boarding/Training Facility	Admitted market package & umbrella	\$7,483
	Portable Storage Company	Admitted market GL & IM, new venture	\$2,238

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PROFESSIONAL	Hospital	Cyber liability, \$3M with \$25k ded.	\$30,000
	Architects & Engineers	E&O, \$4M with \$100k ded.	\$111,724
	Contractor	E&O, \$1M with \$10k ded.	\$10,307
	Law Office	LPL, \$1M/\$2M with \$2500 ded.	\$6,450
	Real Estate Company	E&O, \$2M with \$25k ded.	\$32,679
COMM. AG	Pivot Irrigation Schedule	Admitted monoline IM, \$5.7M TIV	\$115,642
	Farm Equipment	Admitted monoline equipment schedule, \$4M TIV	\$35,667
	Grain Elevator	Admitted ag package with \$2M XS	\$89,609
	Pivot Irrigation Schedule	Admitted monoline IM, \$1.1M TIV	\$29,805
BONDS	Roofing Bond	\$25,000	\$125
	Mobile Home Dealer Bond	\$10,000	\$100
	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
WORK COMP	Foundation Repair Contractor	Multi-state exposure	\$272,149
	Chemical Mixing/Blending	Took out of assigned risk pool	\$13,828
	Bar	New venture	\$1,146
	C-Stores & Fast Food Franchise	High-mod account being non-renewed from incumbent	\$45,021
HEALTHCARE	Nursing Home	\$1M/\$3M PL/GL, abuse	\$75,000
	Religious Boarding School	GL - had been non-renewed due to claims history	\$7,500
	Med Spa	PL - incumbent excluded treatments	\$6,000
	Home Health & Supported Living Services	\$2M excess	\$50,000
	Senior Living with Pull Cords	PL, GL (occurrence), sexual abuse & molestation, excess	\$20,000
FARM	Livestock/Grain Package	Including peak season, 18 locations, 1,500 acres, \$3.4M TIV, 2 losses in 5 years	\$19,100
	Hog Confinement Property	2 locations, \$5.16M TIV	\$34,825
	Livestock Care Custody or Control	Hogs, 2 locations, \$4.2M TIV	\$6,350
	Equine Stable Barn Package	Breeding operation, \$2M TIV	\$15,833
	Grain Livestock/Equipment	8 locations, \$1.7M TIV, 1,600 acres/Equip.: \$1.4M TIV, 5 losses in 3 years	\$13,646/\$29,000
PERSONAL LINES	Primary Umbrella	\$1M, 1 residence, 3 autos, 2 drivers, 1 antique auto	\$247
	Primary Umbrella	\$5M, \$1M UM/UIM, 3 residences, 1 auto, 3 jet skis, 2 drivers (1 over 70 & 1 over 80)	\$1,374
	Excess	\$10M, 3 residences, 5 vehicles, 5 watercraft, 2 drivers	\$8,723
	Affluent Package	\$2.8M home, 5 autos with 2 comp losses, \$1M excess	\$12,845
	Homeowners	\$1.2M Cov. A primary home, HO5, protection class 9, 2 wood burning stoves	\$2,700
	Primary Home	\$500k Cov. A, HO3, 4 losses in 3 years	\$4,356
	Secondary Home	\$2.7M Cov. A, HO5, protection class 10	\$14,975
	Course of Construction	\$500k Cov. A, name in LLC, prior fire loss	\$8,000