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Write the Editor: [awells@insurancejournal.com](mailto:awells@insurancejournal.com)

## 'Clear' Soft Market Pricing

**C**ommercial lines premiums across all account sizes rose by less than 2% on average in the third quarter of 2025—a clear indication of soft market conditions across the board.

That's according to The Council of Insurance Agents & Brokers' (CIAB) Commercial P/C Market

Report for Q3 2025. The CIAB's survey found that for all account sizes premiums rose by 1.6%, down from 3.7% in Q2 2025. Premiums for each account size increased by less than 2%; small account premiums increased the least, at an average of 1.2%. Survey respondents attributed this trend to "aggressive competition among carriers for small business."

All lines of business had premium increases that were flat or lower than the previous quarter's increases. The number of lines for which premiums decreased rose from five in Q2 to six in Q3: business interruption, commercial property, cyber, D&O, employment practices, and workers' compensation.

Overall, the average increase in premiums across all the major lines of business (commercial auto, commercial property, general liability, umbrella, and workers compensation) was 2.7% in Q3 2025, a 45% decrease from the 4.9% average increase recorded last quarter.

The cost of cyber insurance fell the most out of all lines, down an average of 2.6% in Q3. CIAB said 43% of respondents indicated an increase in cyber underwriting capacity, with about 25% calling the increase "significant."

Commercial property premiums decreased for the first time since Q2 2017, at an average of -0.2%. More than half of the CIAB's survey respondents reported an increase in commercial property capacity in Q3 2025 as well—noting "a wave of new carriers and MGAs" entered the property market. Carriers that left the market in 2023 also were reported to have re-entered some regions.

Other Q3 reports confirmed the softening trends.

"Today, nearly every commercial line of insurance—aside from excess casualty—finds itself in soft-market territory," said WTW's Insurance Marketplace Realities 2026 report released in October. "For buyers, this creates a rare window of opportunity," the report said. Expanding coverage, enhancing structural positions and reexamining clients' portfolios through the lens of a broader and more flexible market is good news for buyers and brokers, the report added.

Underwriting, while disciplined, is also more flexible in today's market, opening the door for growth-minded insurers to revisit risks they may have previously declined, according to Aon's Q3 Global Insurance Market Overview. "Underwriters continue to differentiate, with preferred, well-managed risks experiencing the most favorable environment and outcomes," the report said.

The pricing relief is a welcoming trend for insurance buyers and their agents. Now is the time to help commercial clients in reviewing insurance programs—review values, limits, sublimits, coverage consistency, and the quality of the markets they are currently in. But also encourage clients to reinvest their newfound premium savings in risk proofing measures that will better protect their business in the future.

**Andrea Wells**  
V.P. of Content

**Chairman of the Board**  
Mark Wells | [mwells@wellsmedia.com](mailto:mwells@wellsmedia.com)  
**Chief Executive Officer**  
Joshua Carlson | [jcarlson@insurancejournal.com](mailto:jcarlson@insurancejournal.com)

### ADMINISTRATION / CIRCULATION

**Chief Financial Officer**  
Terry Freeburg | [tfreeburg@wellsmedia.com](mailto:tfreeburg@wellsmedia.com)  
**Circulation Manager**  
Elizabeth Duffy | [eduffy@wellsmedia.com](mailto:eduffy@wellsmedia.com)  
**Staff Accountant**  
Sarah Kersbergen | [skersbergen@wellsmedia.com](mailto:skersbergen@wellsmedia.com)

### EDITORIAL

**V.P. of Content**  
Andrea Wells | [awells@insurancejournal.com](mailto:awells@insurancejournal.com)  
**Executive Editor Emeritus**  
Andrew Simpson | [asimpson@wellsmedia.com](mailto:asimpson@wellsmedia.com)  
**National Editor**  
Chad Hemenway | [chemenway@insurancejournal.com](mailto:chemenway@insurancejournal.com)  
**Southeast Editor**  
William Rabb | [wrabb@insurancejournal.com](mailto:wrabb@insurancejournal.com)  
**South Central Editor/Midwest Editor**  
Ezra Amacher | [eamacher@insurancejournal.com](mailto:eamacher@insurancejournal.com)  
**West Editor**  
Don Jergler | [djergler@insurancejournal.com](mailto:djergler@insurancejournal.com)  
**International Editor**  
L.S. Howard | [lhoward@insurancejournal.com](mailto:lhoward@insurancejournal.com)  
**Content Editor**  
Allen Laman | [alaman@wellsmedia.com](mailto:alaman@wellsmedia.com)  
**Assistant Editors**  
Jahna Jacobson | [jjacobson@insurancejournal.com](mailto:jjacobson@insurancejournal.com)  
Kimberly Tallon | [ktallon@carriermanagement.com](mailto:ktallon@carriermanagement.com)  
**Columnists & Contributors**  
Contributors: Adam Masarek, Frank Zuccarello  
Columnists: Chris Burand, Catherine Oak, Bill Schoeffler

### SALES / MARKETING

**Chief Marketing Officer**  
Julie Tinney | [jtinney@insurancejournal.com](mailto:jtinney@insurancejournal.com)  
**West Sales**  
Dena Kaplan | [dkaplan@insurancejournal.com](mailto:dkaplan@insurancejournal.com)  
Romeo Valdez | [rvaldez@insurancejournal.com](mailto:rvaldez@insurancejournal.com)  
Kelly DeLaMora | [kdelamora@wellsmedia.com](mailto:kdelamora@wellsmedia.com)  
**South Central Sales**  
Mindy Trammell | [mtrammell@insurancejournal.com](mailto:mtrammell@insurancejournal.com)  
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**Advertising Coordinator**  
Erin Burns | [eburns@insurancejournal.com](mailto:eburns@insurancejournal.com)  
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Kristine Honey | [khoney@insurancejournal.com](mailto:khoney@insurancejournal.com)  
**Sr. Sales & Marketing Coordinator**  
Laura Roy | [lroy@insurancejournal.com](mailto:lroy@insurancejournal.com)  
**Marketing Administrator**  
Alberto Vazquez | [avazquez@insurancejournal.com](mailto:avazquez@insurancejournal.com)  
**Marketing Director**  
Derece Walk | [dwalk@insurancejournal.com](mailto:dwalk@insurancejournal.com)

### DESIGN / WEB / VIDEO

**V.P. of Design**  
Guy Boccia | [gboccia@insurancejournal.com](mailto:gboccia@insurancejournal.com)  
**Web Team Lead**  
Josh Whitlow | [jwhitlow@insurancejournal.com](mailto:jwhitlow@insurancejournal.com)  
**Ad Ops Specialist**  
Jeff Cardrant | [jcardrant@insurancejournal.com](mailto:jcardrant@insurancejournal.com)  
**Web Developer**  
Terrance Woest | [twoest@wellsmedia.com](mailto:twoest@wellsmedia.com)  
**Web Developer**  
Jason Chipp | [jchipp@wellsmedia.com](mailto:jchipp@wellsmedia.com)  
**Digital Content Manager**  
Ashley Cochran | [acochrane@insurancejournal.com](mailto:acochrane@insurancejournal.com)  
**Videographer/Editor**  
Ashley Waldrop | [awaldrop@insurancejournal.com](mailto:awaldrop@insurancejournal.com)

### ACADEMY OF INSURANCE

**Director**  
Patrick Wraight | [pwraight@ijacademy.com](mailto:pwraight@ijacademy.com)  
**Online Training Coordinator**  
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## Parkland Shooting Wasn't Multiple Incidents with Multiple Deductibles, Court Says

By William Rabb

In an age of frequent mass shootings, insurers cannot escape coverage by arguing that each pull of the trigger was a “separate occurrence” unless the policy unambiguously says so, a federal appeals court held last month in a case stemming from the deadly 2018 high school shooting in Parkland, Florida.

“Because under controlling Florida law, ‘occurrence’ is ambiguous and must be construed in favor of the insured, the district court did not err by concluding the Parkland shooting was one occurrence under Evanston’s policy and granting summary judgment for the Sheriff on that basis,” a three-judge panel of the U.S. 11th Circuit Court of Appeals concluded in *Broward County Sheriff vs. Evanston Insurance Co.*

The decision could hold significance for excess and government coverage and could provide another guidepost for insurers on clearly worded policy language.

The excess policy purchased by the sheriff’s office in 2017 had a policy limit of \$2.5 million. The sheriff was self-insured

up to \$500,000, and the policy had a \$500,000 deductible.

The sheriff had stationed a deputy as a school resource officer at Marjory Stoneman Douglas High School in Parkland. After a teenaged gunman opened fire in 2018, killing 17 students and teachers and

injuring others, the sheriff faced as many as 60 lawsuits from families of the victims, who argued the resource officer had acted negligently and failed to stop the killings.

Evanston, a Markel Group subsidiary, essentially denied liability and legal defense coverage, contending that the “separate occurrence” clause meant that each injury or death constituted a separate incident—meaning the \$500,000 deduct-



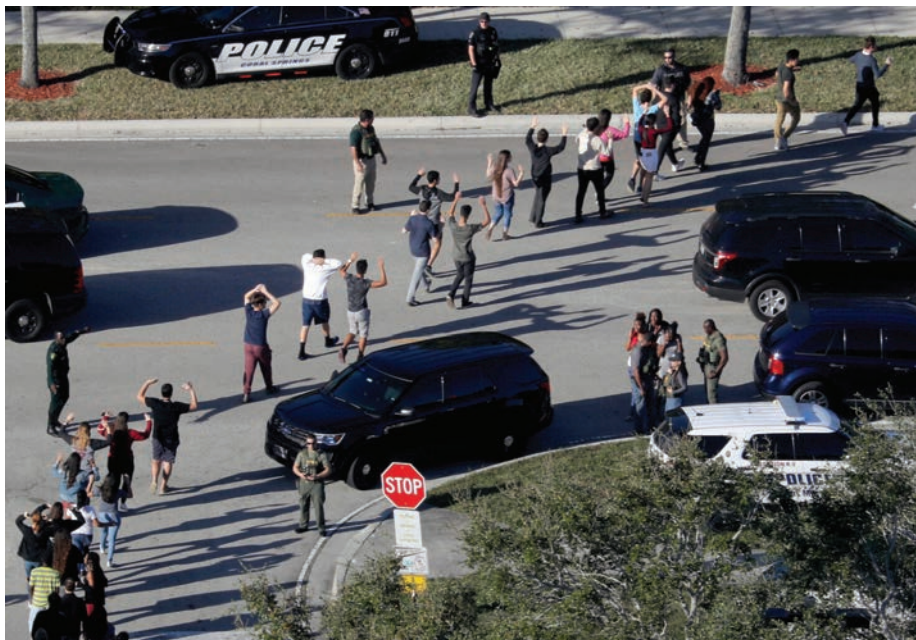
The gunman, Nikolas Cruz, at the defense table in court in 2022. (Carline Jean/South Florida Sun-Sentinel via AP, Pool, File)

ible and \$500,000 self-insurance retention had to be met for each injury claim before coverage would kick in. By that measure, the sheriff’s office would have needed to spend as much as \$60 million on legal costs and judgments before Evanston provided coverage.

Broward Sheriff Gregory Tony and his attorneys argued that the shooting was a single occurrence and that the retention and deductible had been exceeded by the multiple lawsuits and legal fees. The sheriff asked the trial court to declare that Evanston must provide coverage. The trial court, the U.S. District Court in Southern Florida, agreed in 2024, finding that the Evanston policy did not clearly define a “separate occurrence,” and any ambiguity must be construed in favor of the insured.

Evanston appealed and the appellate court panel upheld the lower court in its Nov. 10 opinion. The decision could help clarify a 2003 Florida Supreme Court ruling that has been cited by insurers and insureds alike to support their interpretations of “separate occurrence” language. In a case known as *Koikos vs. Travelers Insurance*, the state high court had issued a decision that the 11th Circuit judges said was not a “model of clarity.” But subsequent court interpretations of the *Koikos* ruling have provided guidance.

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Students are evacuated by police from Marjory Stoneman Douglas High School in Parkland, Florida, after the shooting in 2018. (Mike Stocker/South Florida Sun-Sentinel via AP)





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[khartweg@iicf.org](mailto:khartweg@iicf.org)

**Northeast Division**

Betsy Myatt  
Phone:  
(917) 544-0895  
[emyatt@iicf.org](mailto:emyatt@iicf.org)

**Southeast Division**

Sarah Conway  
Phone:  
(214) 228-2910  
[sconway@iicf.org](mailto:sconway@iicf.org)

**Western Division**

Melissa-Anne Duncan  
Phone:  
(714) 870-1084  
[maduncan@iicf.org](mailto:maduncan@iicf.org)

**IICF Canada**

Sarah Gladki  
Phone:  
(647) 704-1550  
[sgladki@iicf.org](mailto:sgladki@iicf.org)

**IICF UK**

Wendy Wilder  
Phone:  
+44 (0) 7469 392 453  
[wwilder@iicf.org](mailto:wwilder@iicf.org)



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In the Broward Sheriff case, Evanston's attorneys relied on the Koikos ruling to bolster their contention that a mass shooting was to be considered multiple events with multiple deductibles. Yes, the 11th Circuit judges noted, the Koikos decision did seem to conclude that a restaurant shooting that injured two people was an example of two separate occurrences.

But more importantly, subsequent rulings have found that the Koikos case was decided on ambiguity grounds—finding that the insurance policy was unclear and must fall in favor of the policyholder.

“Construing the term ‘occurrence’ in favor of the Sheriff, we conclude the entire Parkland shooting was a single occurrence. Because the entire Parkland shooting is one occurrence, only a single SIR (self-insurance retention) applies,” 11th Circuit Judge Frank Hull wrote in the opinion.

The 11th Circuit ruling is the second major decision to come out of the Parkland shooting on the issue of insurance coverage and so-called separate incidents. In a lawsuit brought by a victim's family against the School Board of Broward County, the Florida Supreme Court in 2020 held that the school shooting was a single incident for sovereign immunity purposes.


In the sheriff's lawsuit, the 11th Circuit also shot down Evanston's claims that a policy wording ambiguity should not be construed in the insured's favor because, in this case, the sheriff's office was more than an ordinary policyholder. It is a “sophisticated insured,” Evanston's lawyers had argued.

The lower court and the appeals court disagreed.

The district court “explained that ... Evanston's arguments relied almost

entirely on non-binding caselaw from other jurisdictions and ... the sophisticated-insured rule was contrary to well-settled Florida principles of insurance policy interpretation, under which the Sheriff's subjective intent and supposed sophistication were irrelevant to construing ambiguous policy terms,” the 11th Circuit judges wrote.

The appellate court also ordered Evanston to pay the sheriff's attorney fees, noting that the shooting and lawsuits came before the Florida Legislature in 2022 prohibited one-way attorney fees in insurance claims disputes.

Markel and Evanston representatives could not be reached for comment, nor could their attorneys in the case. Seth Haimovitch, a lawyer for the Broward Sheriff in the case, referred all questions to the sheriff's office, which did not respond to queries from Insurance Journal. 

## Study: Insurance, Other Factors Lead to ‘Hidden Costs’ of Home Ownership

Rising insurance costs are contributing to “hidden costs” that are putting more pressure on household incomes, a new study shows.

A new study from Zillow and Thumbtack finds hidden costs of homeownership add up to \$15,979. These costs include insurance, maintenance, and property taxes.

Insurance premiums have surged 48% in the past five years, but the cost of coverage isn't the biggest hit to homeowners. The analysis gives the breakdown for the hid-

den costs: \$2,003 for homeowners' insurance, \$3,030 for property tax, and \$10,946 for the average cost of maintenance.

Household incomes rose by 3.8% in the past year compared to the 4.7% increase in insurance costs, according to the study.


In Miami, insurance premiums averaged \$4,607, up 72% in the last five years. New Orleans, Sacramento, and Atlanta have also seen increasing insurance premiums ranging from 56% to 72%.

Other studies have shown these

extra costs of home ownership are rising. Bankrate's Hidden Costs of Homeownership study release earlier this year found the annual average cost of owning and maintaining a single-family home in the U.S. was \$21,400. Factors like home maintenance (\$8,808), utilities and energy (\$4,494), property taxes (\$4,316), home insurance (\$2,267), internet and cable (\$1,515) were included in that study.

The Zillow and Thumbtack analysis shows that hidden costs range from \$21,320 to \$24,381. In expensive coastal metro areas like New York City, San Francisco, and Boston.

The top five cities in the U.S. with the highest hidden costs of homeownership are New York City (\$24,341), Los Angeles (\$19,321), Chicago (\$17,375), Dallas (\$16,569), and Houston (\$15,658).

For the analysis researchers estimated annual property tax and homeowners' insurance costs for the average U.S. homeowner then compared year-over-year changes and pre-pandemic benchmarks. 



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# PRESS RELEASE

## Joe Flood Insurance Brokerage, Inc. Announces Expanded Flood Insurance Capacity and New Program

**November 14, 2025** – Joe Flood Insurance Brokerage, Inc. (JFIB), a top Managing General Agency (MGA), flood insurance wholesaler, and Insurtech startup, announces a significant increase in capacity for its flagship flood insurance program, **Capacity by Joe Flood Insurance™**.

The **Capacity by Joe Flood Insurance™** program has doubled its total available limit from \$10M to \$20M. Additionally, JFIB has launched a new, complementary program backed by additional London markets, which offers limits of up to \$5M and can be layered with the current **Capacity™** product. This allows JFIB to offer up to \$25M in total flood limit for commercial as well as residential risks. "Our specialty has always been commercial flood," notes Joe "Flood" Rossi, CEO and Chief Risk Officer. "We knew we had to continue to build on that specialty and offer our agents and brokers even more capacity for their higher-valued and more complex risks."

JFIB continues to transform the flood insurance market with growing primary and excess flood capacity and new technologies. The expanded program is available now and plans are already underway for further growth, particularly in the commercial flood insurance space.

Agencies and wholesalers can sign up to access this new capacity and get appointed with JFIB by visiting [jfiq.joefloodinsurance.com/enrollment](https://jfiq.joefloodinsurance.com/enrollment). JFIB is placing business in 41 states, with plans to expand into all remaining states within the year.

### About Joe Flood Insurance Brokerage, Inc.

Joe Flood Insurance Brokerage, Inc. is a flood insurance market leader and supported Lloyd's of London Coverholder. JFIB offers an innovative flood multi-rater with access to the National Flood Insurance Program and over a dozen leading private flood insurance markets, including its own **Capacity by Joe Flood Insurance™** program. Agents and wholesale brokers may obtain more information at [www.joefloodinsurance.com](https://www.joefloodinsurance.com).

#### Press Contact:

Arthur McKinney  
President and Chief Marketing Officer  
(860) 752-0532  
[art@joefloodinsurance.com](mailto:art@joefloodinsurance.com)

## CONTACT US

833.JFIB.NOW  
833.534.2669

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# Figures

# 79%

The percentage of Texas voters who are extremely concerned about rising property insurance costs. In a recent survey, concerns about property insurance costs ranked second only to healthcare costs. Seventy-nine percent of respondents have seen an increase in property insurance in the past five years, with 40% reporting their insurance increased significantly.



# 70%

The number of drivers who believe they've been unfairly judged or stereotyped when shopping for auto insurance, according to mobility data and analytics company Arity. While 53% of respondents said they want insurers to use driving behavior data to reward safe habits and create more accurate rates, 89% still express concerns about how that data might be used, particularly around privacy, premium increases, or unauthorized sharing.



# 10

The number of Cybertrucks recently added to the Las Vegas Metropolitan Police Department fleet. The all-electric vehicles are equipped with shotguns, shields, ladders, and added battery capacity. About 400 officers have been trained to operate the trucks.

# 67,418

The net number of residents who left Miami-Dade County in Florida between July 2023 and July 2024. The migration is part of a growing trend for areas with high flood risk. Harris County, Texas, home to Houston, shed 31,165 people during the same period. Orleans Parish, Louisiana, where New Orleans is located and 99% of homes face high flood risk, saw 4,950 residents leave.



# Declarations



## Lack of Transparency

“The word ‘window’ identifies the position of the seat—i.e., next to the wall of the main body of the aircraft. The use of the word ‘window’ in reference to a particular seat cannot reasonably be interpreted as a promise that the seat will have an exterior window view.”

— *United Airlines in a filing in San Francisco federal court, claiming it never contractually promised that “window” seats would have views, even when it used “window” to label those seats on seat selection screens and boarding passes. United asked a federal judge to dismiss a lawsuit claiming it unfairly charged passengers extra to sit in windowless “window seats.”*



## Fluctuating Prices

“The law is clear: if businesses use algorithmic pricing, they must notify consumers. New Yorkers deserve to know whether their personal information is being used to set the prices they pay and if businesses are charging customers different prices for the same products.”

— *New York Attorney General Letitia James arguing that businesses must alert customers to algorithmic or surveillance pricing. The pricing method is mostly used on businesses’ apps or as part of loyalty programs. Recent examples include being charged more to book hotel rooms from high-income ZIP codes and Target shoppers seeing prices increase when browsing online inside a Target store.*



## Calls for Resignation

“What’s truly devastating is learning that our own Insurance Commissioner secretly cut a deal that encouraged insurers to drop families like ours. We thought we could trust the system. We never imagined we’d be betrayed by the very person elected to protect us.”

— *Branislav Kecman, whose home was destroyed in California’s Eaton Fire. He is among victims of the Los Angeles wildfires calling for the resignation of Insurance Commissioner Ricardo Lara, alleging Lara struck a deal with insurers that enabled them to drop policyholders in exchange for future rate hikes but was billed as a way to keep people out of the California FAIR Plan.*



## Dips, Fronts, and Luck

“The U.S. benefited from a combination of unique atmospheric conditions, the timing of cold fronts pushing across the East Coast, and a lot of luck to make it through the peak of the season without a single hurricane landfall.”

— *Jonathan Porter, AccuWeather chief meteorologist, reporting that AccuWeather found strong dips in the jet stream over the eastern half of the nation, the presence of dry air, and disruptive wind shear prevented hurricanes from making landfall along the U.S.’s Atlantic or Gulf coast. It would be the first Atlantic hurricane season in 10 years without a hurricane making landfall in the U.S.*



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## Cutting Court Costs

“At a time when voters are clearly voting with their pocketbooks, this is really a golden opportunity for other states. We really applaud the political leadership in Florida for taking on an important issue that’s a difficult issue, which is how do you lower suits against our customers for fender-bender accidents. Their courage is really helping Florida consumers save billions of dollars a year. We’re happy, of course, because our customers are saving money. We will charge them less.”

— *Tom Wilson, president and chief executive officer of Allstate, suggesting that more states should “lean in” to the types of reform measures that took hold in Florida 2023.*



## Limiting Corporate Cannabis

“People are wanting this for the tax money and the small couple of jobs that it provides, but the money going to the corporations—they don’t care about the locals. People aren’t adding that into the equation, that this is like a wolf feeding on the locals and it’s just not a good direction to allow that into the communities.”

— *Niles Township, Michigan, resident Brian Long objecting to allowing more cannabis stores on the Michigan-Indiana border. Long said he moved out of the city of Niles because he lived next to a marijuana grow facility and the odor was so potent his food used to taste like it.*



## National

**Carbon**, headquartered in London, appointed **Jeff Bright** as underwriting director in its expansion into the U.S. market. Bright has over 30 years of experience in the Lloyd's Property DUA market, where he's developed and managed extensive U.S. property portfolios in senior roles at TMK and, most recently, served as co-founder and chief underwriting officer at Adeptive LLP.



Jeff Bright

**AXA XL Reinsurance** hired **Dan McCrosson** to the U.S. property treaty reinsurance team in Stamford, Connecticut, as a senior underwriter, U.S. Property Treaty. McCrosson's career spans several years at large commercial (re)insurers, where he held various underwriting roles. He spent the last five years writing property treaty business for both national and regional companies at Swiss Re.



Dan McCrosson

**Howden**, with a U.S. base in Miami, Florida, named **Colleen Ryan** as chief communications and marketing officer for its recently launched U.S. retail offering. Ryan has over 20 years of experience, including leading communications and marketing for Pivotal, Melinda French Gates'



Colleen Ryan

venture-philanthropy firm; serving as vice president of global communications and brand for the Einstein-founded International Rescue Committee; and leading Dell Technologies' North American healthcare, education, and technology communications.

Howden also appointed **Uri Dallal** as executive vice president, financial lines, for its recently launched U.S. retail offering. Dallal will form part of the U.S. financial lines management team, joining Howden from Aon, where he has spent the last 16 years, most recently as a managing director and New York market leader. Prior to that, he was a U.S. Regional leader in Aon's Financial Services Group.

**Canopus Group**, headquartered in Chicago, Illinois, named **John Tiesi** as U.S. head of financial lines. Tiesi leads the financial lines portfolio across Canopus' U.S. operations. Tiesi has over 25 years of experience in financial and professional liability underwriting. He joins Canopus from Marsh, where he spent nearly 16 years in senior leadership roles, most recently serving as QSG FINPRO national practice leader. Before that, he held positions including managing director and senior vice president within Marsh's FINPRO practice.

Canopus Group also appointed **Lisa Leftwich** as U.S.



John Tiesi



Lisa Leftwich

regional head of strategy and transformation. Leftwich has over 20 years of experience, joining Canopus from Zurich North America, where she most recently served as head of sustainability services at Zurich Resilience Solutions. Previous roles include director of value proposition development, chief of staff for North America commercial insurance, and director of communications services.

Commercial property insurer **FM**, headquartered in Johnston, Rhode Island, appointed **Alison Erbig** to executive vice president, chief financial officer (CFO). Erbig will also lead FM's risk management and enterprise resilience functions.



Alison Erbig

Erbig joins FM from Liberty Mutual Insurance, where she most recently served as CFO for Global Risk Solutions. Additional roles at Liberty included comptroller and director of investor relations.

She succeeds **Kevin Ingram**, who will retire from FM on Dec. 31.

**Dominick Tassone Jr.** was promoted to CEO of **AM Specialty Insurance Company** (ASIC U.S.), effective Jan. 1, 2026. Since joining AM Specialty in 2023 as chief underwriting officer, Tassone played a role in advancing the underwriting platform.



Dominick Tassone

**Shevawn Barder** will continue in her role as group chief executive officer of AM Specialty and will be based in New York, overseeing the group's broader strategic direction and international operations.

## East

**NFP**, headquartered in New York City, appointed **David Roberts** as senior vice president, surety, in its Northeast region. With over three decades of experience managing commercial risk, Roberts, based in New Jersey, spent the last 20 years leading Liberty Mutual's senior surety underwriting manager in New York City.



David Roberts

**Falvey**, headquartered in North Kingstown, Rhode Island, named **Marc S. Blubaugh** as lead national coordinating counsel. Blubaugh serves as co-chair of the transportation and logistics practice group and vice chair of the litigation practice group at Benesch, Friedlander, Coplan & Aronoff LLP, and has expertise in freight broker liability and the Federal Aviation Administration Authorization Act (FAAAA). Blubaugh is also outside general counsel to the Transportation Intermediaries Association (TIA) and former president of the Transportation Law Association.



Marc S. Blubaugh

**Starkweather & Shepley Insurance Brokerage Inc.**, headquartered in East Providence, Rhode Island, hired **Dennis Leamy** as a commercial risk advisor. Leamy joins the firm with nearly 20 years of experience in property, casualty, and life insurance. Before joining Starkweather and Shepley, he was senior innovation manager at Amica Insurance. His experience includes underwriting, sales management, business development, marketing, operations, strategy, and corporate innovation.



Dennis Leamy

## Midwest

**Acrisure**, headquartered in Grand Rapids, Michigan, appointed **Aaron Radelet** as chief corporate affairs officer. In this newly created role, he will oversee globally the company's corporate brand and reputation strategy and serve on Acrisure's leadership team. Previously, Radelet served as chief communications officer at Walgreens Boots Alliance and chief communications officer at Hilton. Earlier, Radelet held roles at Sprint Nextel, AOL Time Warner, and MicroStrategy. He began his career at Shandwick International with clients such as The White House, GM, and Ford.



Aaron Radelet

**Encova Insurance**, headquartered in Columbus, Ohio, named **Zach Webber** as vice

president, corporate actuarial, and **Boppa Rao** as vice president, enterprise digitization, AI, and data.

Webber has nearly two decades of actuarial experience across both commercial and personal lines, including roles at the Ohio Bureau of Workers' Compensation and Nationwide Insurance. He leads Encova's corporate actuarial team.

Rao previously held leadership roles at Abercrombie & Fitch and Safelite. He has experience leading digital modernization initiatives across the insurance and retail sectors, with a focus on cloud-native architecture, AI/ML adoption, and data governance.

## Southeast

**Alliant Insurance Services**, headquartered in Irvine, California, hired **Tim Simokonis** as senior vice president within its employee benefits group in the Southeast. The Florida-based consultant will serve a national client base, focusing on self-funded health plans, data transparency, and fiduciary optimization strategies. Simokonis has over 18 years of experience focused on self-funded health plans. Before joining Alliant, Simokonis was vice president with Lockton Companies.



Tim Simokonis

**Jason Ellison** joined Alliant Insurance Services as senior vice president within its employee benefits group. Based in Nashville, Tennessee,



Jason Ellison

Ellison will serve a national client base. A 27-year industry veteran, Ellison most recently served as benefits leader, national healthcare practice, at Risk Strategies Company. He previously served as area senior vice president, health and welfare consulting at Arthur J. Gallagher & Co.

## West

**Mutual of Enumclaw (MOE)**, headquartered in Enumclaw, Washington, named **Daniel Guthrie** as vice president of product operations and chief operating officer and **Hem Chari** as chief information officer (CIO).

Guthrie has over 25 years of leadership experience in the insurance industry, including executive roles at Kemper, Nationwide, and Allstate. He has led large teams across product management, underwriting and distribution, and operational transformation.

Chari previously served as global CIO at GE Power, vice president and chief information officer at Videojet Technologies, and chief digital and information officer at Oldcastle BuildingEnvelope.

**King & Neel**, headquartered in Honolulu, Hawaii, named **Brian Itami** as market president, Hawaii, and hired **Aukai King** as vice president and commercial account executive.

Itami has over 20 years of commercial insurance



Daniel Guthrie



Brian Itami

experience. He previously served at IMA as property and casualty director, leading Portland, Oregon, and Hawaii operations.

King returns to King & Neel with more than a decade of experience in insurance, commercial banking, and project management, continuing the legacy of his grandfather, who co-founded King & Neel nearly 60 years ago.

King previously served as vice president in the commercial banking group at Bank of Hawaii and co-founded a real estate and professional services firm in Oregon.

**Khyanna Ausink** joined **Alliant Insurance Services**, headquartered in Irvine, California, as vice president within its employee benefits group in the Pacific Northwest. Based in Seattle, Washington, Ausink serves a national client base. Before joining Alliant, Ausink was sales director with Juno.

Alliant Insurance Services also hired **John Lapinski** as senior vice president. Based in Michigan, Lapinski will serve a diverse client base throughout the Midwest with a focus on plan design, compliance, cost management, and employee engagement. Lapinski joins Alliant with over 35 years of experience. Before joining Alliant, Lapinski was a partner and Michigan offices leader for Mercer. ■



Aukai King



Khyanna Ausink



# Business Moves



## National

### Trucordia Acquires Five Insurance Businesses

Trucordia, based in Lindon, Utah, acquired five insurance businesses across the United States, building the company's national network.

The newly acquired businesses include Assured Insurance Consultants (Tennessee), Charles River Insurance (Massachusetts), Eberle Insurance Agency (Arkansas), Breezy Seguros (Massachusetts), and Osborn Insurance Agency (New Jersey).

Each of these businesses brings local insight, specialized coverage solutions, and commitment to client care. Each business will continue to serve its existing clients.

## East

### Afore Insurance Services LLC, Salzberg Insurance Agency

Afore Insurance Services LLC acquired Salzberg Insurance Agency in Norfolk, Virginia, a firm with an 87-year history of serving the Hampton Roads business community. Terms were not disclosed.

Under the agreement, Salzberg will operate as part of Afore's Mid-Atlantic region. The leadership including Ralph Soussan, principal, and staff will continue to serve clients locally in Norfolk while utilizing Afore's scale, carrier relationships, technology, and support.

Georgia-based Afore said its partnership with Salzberg marks the beginning of the company's planned growth in Virginia

and the broader Mid-Atlantic region through its regional platform partner, BCA Insurance, and is the first of several agency acquisition partnerships Afore expects to announce in Virginia and the surrounding Mid-Atlantic states.

Afore Insurance Services is a consolidated insurance brokerage acquisition platform for independent insurance agencies. Afore has acquired more than 50 agencies and has more than 20 offices nationwide.

## Midwest

### Coalition, Wirespeed

Coalition acquired Wirespeed, a cybersecurity platform based in St. Louis, Missouri. The acquisition will combine Wirespeed's managed detection and response (MDR) with Coalition's suite of cyber risk management tools and coverage.

At launch, Wirespeed MDR will integrate data from Coalition's Active Data Graph, including external attack surface monitoring, cyber claims data, and more, into its Automated MDR to give more businesses access to 24/7 protection.

Wirespeed CEO and co-founder Tim MalcomVetter will join Coalition as general manager, security, and CTO, and co-founder Jake Reynolds will become head of engineering, Coalition Security.

### ReSource Pro, Supportive Insurance Services

ReSource Pro, a strategic operations partner serving the insurance industry, acquired Supportive Insurance Services (SIS), a provider of licensing and renewal

services based in Indiana.

SIS's deep specialization in adjuster licensing and compliance services complements ReSource Pro's existing offerings, which include surplus lines tax filings and corporate and franchise tax reporting. Together, they give insurers access to end-to-end compliance solutions with technology that simplifies data sharing, reduces manual work, and keeps compliance activities running smoothly.

## South Central

### Alliant Insurance Services, Highpoint Insurance Group

Alliant Insurance Services, headquartered in Irving, California, acquired Highpoint Insurance Group, a multi-line broker located in Friendswood, Texas.

Highpoint Insurance Group, with 44 employees, will operate as Alliant following the acquisition. The firm serves the middle market in the Greater Houston area, with commercial and personal lines and employee benefits insurance, and particular opportunity for growth in the oil and gas and construction and surety industries.

The acquisition is the second in Texas for Alliant in the past month, following McAfee Insurance Agency in Mercedes, a leading insurance service provider in East Texas.

## West

### Arthur J. Gallagher & Co., Surescape Insurance Services LLC

Arthur J. Gallagher & Co. acquired Denver, Colorado-based Surescape Insurance Services LLC.

Doug Rothey and his team will remain in their current location under the direction of Bret VanderVoort, head of Gallagher's South Central retail property/casualty brokerage operations.

Surescape is a surety specialist and insurance agency serving the construction industry across the U.S.

Arthur J. Gallagher is a global insurance brokerage, risk management and consulting services firm headquartered in Rolling Meadows, Illinois. ■

Nonstandard Auto Insurers Continue Profit Momentum in 2025: AM Best

The nonstandard auto insurance market in 2025 certainly looks to be maintaining the momentum it gained last year, according to a new report from AM Best.

The insurance industry rating agency said U.S. private passenger nonstandard auto insurers turned in underwriting profit of \$65.2 million for the first half of 2025, compared with \$16.6 million during the same period a year ago.

In its Market Segment Report, AM Best said rate adequacy and leveraging technology for underwriting, claims, and distribution purposes drove profit improvement.

Nonstandard auto writers posted a H1 2025 combined ratio of 96.6 compared with a H1 2024 combined ratio of 98.

“The improved combined and loss ratios suggest insurers have raised premiums enough

to better offset claim costs,” said David Blades, associate director, Industry Research and Analytics, AM Best. “In the short term, more modest price increases could still be warranted to sufficiently offset auto physical damage claim costs to replace auto parts and technology in addition to liability costs associated with increased attorney involvement in claims and uncertainty surrounding tariffs.”

The magnitude of premium increases may have peaked in

Top 25 Individual Private Passenger Nonstandard Auto Insurers

(Ranked by 2024 Direct Premiums Written)

(\$ millions)

AMB #	Company Name	% of 2023		% of 2024		2023/2024
		2023 DPW	PPNSA DPW	2024 DPW	PPNSA DPW	DPW % Change
002387	Integon National Insurance Company	1,809	8.4	2,432	9.3	34.4
002217	Infinity Insurance Company	1,605	7.4	1,880	7.2	17.2
002458	Integon Indemnity Corporation	1,251	5.8	1,608	6.1	28.6
012040	Direct General Insurance Company	1,175	5.4	1,427	5.4	21.5
002661	Redpoint County Mutual Insurance Company	913	4.2	1,051	4.0	15.2
002459	Integon General Insurance Corporation	717	3.3	928	3.5	29.4
010311	Home State County Mutual Insurance Co	812	3.8	840	3.2	3.4
001894	Permanent General Assurance Corporation	687	3.2	834	3.2	21.5
010360	Old American County Mutual Fire Ins Co	528	2.4	725	2.8	37.2
000177	Coast National Insurance Company	446	2.1	653	2.5	46.4
010796	Security National Insurance Company	513	2.4	622	2.4	21.4
011650	Integon Preferred Insurance Company	376	1.7	589	2.2	56.7
022030	Aspire General Insurance Company	334	1.5	581	2.2	73.9
011414	Peak Property and Casualty Ins Corp	483	2.2	562	2.1	16.5
012461	Bristol West Insurance Company	441	2.0	558	2.1	26.6
012504	Loya Insurance Company	452	2.1	531	2.0	17.5
010781	United Automobile Insurance Company	395	1.8	510	1.9	29.2
002866	Metropolitan General Insurance Company	278	1.3	460	1.8	65.4
010792	Agency Insurance Co of Maryland, Inc.	351	1.6	447	1.7	27.3
003502	Cooperativa de Seguros Multiples de PR	401	1.9	427	1.6	6.4
003366	National General Insurance Company	283	1.3	410	1.6	45.0
011376	Imperial Fire and Casualty Insurance Co	293	1.4	404	1.5	37.9
000555	Infinity Auto Insurance Company	413	1.9	386	1.5	-6.5
011303	Permanent General Assurance Corp of Ohio	314	1.5	382	1.5	21.5
002854	MGA Insurance Company, Inc.	366	1.7	375	1.4	2.6

Source: BESTLINK

2024, with hikes of 27.6% and 24.9% in the first and second quarters compared to premium increases of 10.5% and 3.8% during the same quarters in 2025. ■

70% of Drivers Say They’ve Felt Unfairly Judged by Auto Insurers: Arity Report

A new survey reveals consumer frustration with auto insurance pricing models and growing support for more transparency in how policies are priced and for telematics.

The new research from mobility data and analytics company Arity suggests that drivers who feel that their auto insurance premium doesn’t reflect how they actually drive have plenty of company.

In a survey of 1,000 U.S. drivers with characteristics that may impact insurance access—such as lapsed coverage, traffic violations, or low

credit scores—Arity uncovered a recurring theme: Many feel penalized by traditional proxies of risk.

A majority of respondents said they believe their current policy doesn’t reflect their real-world driving behavior and 70% said they’ve felt unfairly judged or stereotyped when shopping for auto insurance.

“Drivers are telling us loud and clear: They want accuracy, transparency, and control,” commented Gary Hallgren, president of Arity. “This survey sheds light on what drivers actually want from insurers: pricing grounded in their actual driving behavior, not just personal traits or outdated assumptions.”

But while 53% of respondents said they want insurers to use driving behavior data to reward safe habits and create more accurate rates using telematics-like models, 89% still express concerns about how that data might be used, particularly around privacy, premium increases, or unauthorized sharing.

The survey also found that 89% said they have experienced negative misconceptions, including:

- Paying more due to non-driv-

- ing factors like low credit scores (54%)
- Being assumed financially unreliable (32%)
- Being treated differently based on age, gender, or other personal traits (28%)

Founded by The Allstate Corp. in 2016, Arity is a mobility data and analytics company focused on improving transportation. The company collects and analyzes data using predictive analytics. The firm says it has collected more than two trillion miles of driving data to create a greater understanding of how people move. ■



## Growth Momentum Continues for Program Business: TMPAA

**P**rogram business is growing at a rate that outpaces the broader commercial insurance market.

Between 2010 and 2020, the program business sector grew from \$17.5 billion in commercial insurance revenue to \$53.8 billion. In 2024, premium volume climbed to \$110.8 billion, up from \$79 billion (40%) in 2022.

Growth in direct premiums earned for commercial P/C lines rose by only 21.3% over the same period.

Between 2022 and 2024, average administrator revenue rose by 49%, climbing from \$13.8 million to \$20.6 million. After two consecutive declines from 58% in 2018 to 45% in 2020, and then 39% in 2022, the percentage of administrators utilizing a Lloyd's syndicate rose to 53% in 2024.

Despite ongoing consolidation within the program space, the estimated number of U.S. program administrators increased to 1,150 in 2024, driven by the continuous entry of new participants into the market.

A recent industry survey from the

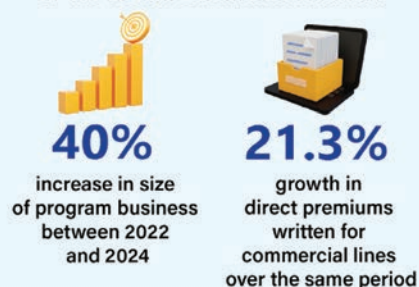
Target Markets Program Administrators Association (TMPAA) found that nearly half of the respondents reported profit margins above 26%. In 2022, 22% reported profit margins over 36%, and that number rose to 37% reporting profit margins exceeding 36% in 2024.

In 2024, 83% of administrators and 88% of carriers reported premium growth. Over half of administrators launched one to three new programs in the past two years, and 42% plan to launch two to three more in the next 24 months. At the same time, 84% of carriers exited at least one program, primarily due to poor performance. Nonadmitted programs now account for 53% of premiums.

Auto programs saw the most significant increases, while cyber, management liability, and workers' compensation experienced declines, reflecting broader market adjustments and changing risk appetites.

Although renewal rates dipped slightly to 82.3%, the lowest since 2011, larger firms maintained strong retention rates,

**Program business continues to outpace the performance of the overall commercial market.**



Source: *The TMPAA State of Program Business Study 2025*

suggesting that established firms may have a leg up when it comes to client loyalty. Larger administrators reported not only higher retention rates but also the highest profit margins, the highest proportion of revenue increases, and more new program introductions than smaller administrators.

Respondents to the TMPAA State of



Program Business Study 2025 identified key strengths of the program model, including niche specialization, underwriting talent, speed to market, and increasing use of technology. Overall, program administrators and carriers have a positive outlook for continued expansion, with 96% of administrators planning to launch new programs in the next two years and 59% planning to launch two or more.

Artificial intelligence (AI) emerged as an important topic in the 2024 Target Markets survey. Most administrators and carriers described their engagement as early-stage and said they are still learning the pros and cons of AI investment. About 28% of administrators and 35% of carriers maintain dedicated AI budgets. Among carriers, 31% consider AI a strategic priority, 29% are investing cautiously, and 25% are just beginning to explore applications.

Opportunities lie in continued growth, deeper AI and data analytics integration, specialization in emerging risks, and stronger carrier administrator partnerships. Many view AI as a future enabler of more innovative underwriting, faster decision-making, and improved customer service, the survey said. The consensus is that the industry is only beginning to explore its full potential

Threats include capacity constraints, reinsurance volatility, market saturation, regulatory scrutiny, economic pressures, and weak underwriting discipline among new entrants. Heavy dependence on capacity and reinsurance support, uneven underwriting discipline, fragmented data and technology infrastructure, and intense competition remain key concerns, the report said. Talent shortages across underwriting, technology, and leadership roles further complicate growth and operational resilience.

The report noted that interest in nontraditional carrier structures is gaining ground. “A growing number of administrators are exploring hybrid fronting and fronting carrier models to access capacity and navigate underwriting constraints. While adoption remains measured and future expansion is uncertain, the trend points to a broader willingness to consider flexible arrangements that support growth

and specialization,” the report said.

Program business is expected to continue outpacing broader P/C growth, with technology, specialization, and disciplined underwriting as key success drivers. Looking ahead, administrators, insurers, and service providers remain optimistic about the sector’s future,

consistently describing it as a bright spot in the insurance ecosystem, the report said.

The 10th biennial survey presents 2024 business results and reflects the perspectives of 99 program administrators representing 930 programs, 70 insurers representing 1,836 programs, and 46 service providers. ■



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## Fortegra on the Growth Path for MGAs



**A**t the recent Target Markets Annual Summit in Scottsdale, Arizona, a gathering of 2,000 MGAs, program administrators, and carrier executives, Insurance Journal sat down with Abbie Taylor, executive vice president and chief operating officer of Jacksonville, Florida-based Fortegra. Here is an edited transcript of the conversation.

**Insurance Journal: What can you tell us about the MGA space in terms of its size and the factors driving its growth?**

*Abbie Taylor:* It's always great to be back at Target Markets and get a sense of the MGA market more broadly. The market today is over \$110 billion in the U.S.—it's basically doubled in the last five years—and MGA growth is outpacing that of the broader P&C market. There are more than 1,100 MGAs and program administrators operating at this point, and we're seeing strong growth of MGAs in the UK and Europe, as well.

One thing I enjoy about coming to Target Markets is meeting with agents and

hearing the deep expertise they bring to their niche markets. Over the years, we've seen talented professionals leave large carriers to hang out their own shingle, and there are several reasons for that. They have the expertise, capacity is available to support them, and technology has made it easier than ever to build their own agencies. MGAs today can move with agility and make decisions faster than traditional insurers. Part of what makes these conversations so valuable is understanding the businesses they're trying to build and how we can support them.



*Abbie Taylor, EVP, COO, Fortegra*

**IJ: On the flipside, what challenges are MGAs facing?**

*AT:* MGAs constantly need to adapt to the evolving insurance landscape. Some of the emerging challenges include changing rate dynamics depending on the segment; ongoing tech-

nology investments, which are essential to remain competitive; increasing regulatory complexity; and high submission volumes coupled with declining conversion rates. They're also working to understand how to effectively leverage AI and automation in their businesses.

**IJ: What can you tell us about the state of the E&S market?**

*AT:* The excess and surplus lines market continues to expand as the need for specialized, complex risk solutions grows. MGAs are seizing this opportunity by designing tailored products for unique and hard-to-place risks, with specialty insurers like Fortegra acting as essential partners by providing the capacity needed for this expansion.

The underwriting opportunities and regulatory framework within the E&S market make it highly attractive for innovation. When we look at the insurance



market today, there's increasing risk complexity. Consider the cyber landscape 15 years ago—it's dramatically different from today. Environmental risk is another example. These coverages will continue to grow because the E&S market allows for the underwriting agility and speed needed to address emerging and complex risks. It's where we see tremendous innovation from MGAs. As an insurer focused on niche underwriting, Fortegra is uniquely positioned to support MGAs in scaling efficiently and profitably in this evolving landscape.

**IJ: Fortegra recently announced a couple of UK developments. What's the rationale behind them?**

AT: As Fortegra solidifies its position as a leading global specialty insurer, this represents an important next step in our long-term expansion strategy. Lloyd's is the epicenter of the global specialty insurance market, and our presence in the underwriting room greatly enhances our ability to deliver reliable insurance solutions and seamless market access to our partners.

This builds upon our established insurance companies in the UK and Belgium. We've also recently been admitted to the NAIC Quarterly Listing of Alien Insurers, which enables UK MGAs to access U.S. surplus lines business. Combined with our strong presence in the London market, it's a powerful combination as we can build those natural relationships with brokers and agents on the ground while providing the capacity to tackle complex risks on both sides of the Atlantic.

**IJ: It was announced that there is an agreement for Fortegra to be acquired by DB Insurance, a Korean company. What's the strategic value of this transaction?**

AT: This agreement represents a significant milestone in Fortegra's evolution as the underwriter of choice for reliable agents and distribution partners. The partnership will combine Fortegra's proven expertise in specialty insurance underwriting with DB's substantial capital base and global expansion strategy.

DB seeks to establish a broader presence

in the U.S. specialty insurance market and enter European specialty markets as part of its goal to become a leading insurance group by 2033. Fortegra's established market presence, proven track record of underwriting consistency, and long-standing distribution relationships make it an ideal partner for achieving these strategic objectives.

**IJ: This is a competitive space. How does Fortegra stand out?**


AT: Let me highlight a few differentiators. The U.S. MGA market hit \$114.1 billion in 2024, growing at double-digit rates for four consecutive years. But growth without discipline is just volatility. Our data science is systematic insights applied to underwriting excellence—we continuously analyze millions of data points to identify emerging trends, pricing opportunities, and risk concentrations before they impact results.

On claims, our philosophy is "keeping small claims small" through proactive

containment. We proactively connect claims, underwriting, and actuarial data in a continuous feedback loop. For complex losses, our Tiger Team handles specialized claims, and we maintain direct oversight through our internal claims team supplemented by select TPAs.

We can write on an admitted or surplus lines basis in all 50 states, support both ISO-based and proprietary forms, and offer reinsurance solutions. Our Compliance Team collaborates across functions throughout the program lifecycle to improve underwriting results.

We're true program partners, and we look for similar focus areas from our MGAs. When evaluating a partner, we're assessing their underwriting expertise and how they value technology. Will they collaborate with us on claims trends? These factors are critical to our partnerships, and we also view them as differentiators for Fortegra in how we add value to our partners. 



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## Industry Trends to Exploit for 2026: Part One



Agency owners must stay informed about significant new trends in the insurance industry. The following is part one of a two-part article highlighting seven industry trends insurance agencies should track for 2026.

### 2025 M&A Activity & Pricing

The field of buyers has shifted while the pace of acquisitions has slowed for a few reasons. In some situations, buyers are strategically slowing down. Some acquisition activity has been dampened by increased inflation and higher interest rates.

According to OPTIS Partners, “the deal count is down 7% from the same three quarters, now 520 transactions versus 562. For the trailing 4 quarters, deal pace is 741.” According to Sica Fletcher, an M&A broker, “the reasons for the slowdown are related to the cost of capital and stable

to rising valuations, as well as global economic uneasiness resulting in stricter allocation of capital.”

The prices currently paid by publicly traded brokers, large regionals, and agencies backed by private equity firms remain high. They will remain high for the desirable firms. Since supply is dwindling, prices may be even higher for those that remain if they fit the profiles of today’s major buyers. Some buyers with weaker balance sheets may be forced to the sidelines if interest rates do not decrease significantly.

Optis Partners reports that “those who picked up the most were Alera Group up 100%, HighStreet Partners up 75%, and King Risk Partners at 53%.”

According to our discussions with key acquirers, M&A activity is expected to continue in 2026, though with some caveats. Here are some of their responses:

HUB added more than 50 merger partners in 2025, according to Clark Wormer, M&A director. “M&A is the foundation of our growth strategy, enabling them to help partners expand their business and unlock new opportunities,” Clark said.

Foundation Risk Partners (FRP) began

in November 2017 and is approaching \$800 million of annualized revenues by year-end 2025. They do not announce their transactions but are now among the top 20 largest U.S. independent agency brokers. They made numerous acquisitions this past year and will continue that trend in 2026. FRP is looking for more add-ons and new niches to spread nationwide. They would especially like to add firms in the Pacific Northwest, Texas, Arizona, the Rockies, and New England. They are also looking to continue building out existing regions, including the Northeast, Southeast, the Midwest, and California.

Alliant Insurance Services, based in Irvine, California, celebrated its 100th anniversary earlier this year. Alliant has become the largest privately held broker in the U.S., with over 14,000 employees and revenues approaching \$6 billion annually. The company is viewed as having the highest organic growth rates among its peers. Alliant has never been considered a serial acquirer but continues to seek high-quality businesses that fit well within their core operations: specialty and middle market P&C, underwriting, employee benefits, and consumer operations. So far in 2025, the



By Catherine Oak and



Bill Schoeffler

company has acquired 16 agencies with many more on the horizon.

Inszone will have completed 50 acquisitions by the end of 2025, and closed 49 acquisitions in 2024. With 1,000 employees, Inszone has now expanded into 21 states, supporting clients with commercial and personal lines, and offering employee benefits. Inszone provides partnering agencies with a well-established, fully integrated platform from which to support growth and streamline operations. They are now in the top 30 on Insurance Journal's Top 100 ranking.

Choice Financial Group (CFG) completed nine transactions in 2025 and expects to sustain, or modestly increase, its M&A pace in 2026, prioritizing cultural and strategic alignment over deal volume. Volume by year end will be \$81 million in revenues.

Arthur J. Gallagher will continue to be a good player in the acquisition field. They do not advertise the number and value of their transactions but continue to be competitive and in search for great agencies throughout the country. Two of their largest acquisitions this past year were Woodruff Sawyer of San Francisco and, closing January 1, 2026, Assured Partners.

King Risk Partners ranks No. 51 on IJ's Top 100 now and is one of the fastest-growing firms in the U.S. The firm acquired 16 firms through Q3 2025, according to Optis.

BroadStreet Partners is now the 6th top broker at \$2.210 billion in revenues, and led all buyers with 57 transactions through the third quarter of 2025, which is 44% above their previous 5-year average.

Acrisure is the third-largest broker and has \$3.285 billion in revenues. They had around 100 or more transactions each year from 2019 through 2022, but only completed 22 transactions for the first three quarters of 2025.

Patriot Growth is ending 2025 at \$625 million. According to Jonathan Sherman, the senior head of M&A, "Over 2024 and 2025, Patriot has completed 46 new partnerships and remains focused on identifying high-growth, culture-aligned agencies whose leaders want to stay actively engaged in their businesses. Our 2026 strategy includes partnering with agencies

that strengthen our specialty practices—construction, captives, risk management, and self-funding or alternative risk—to expand our national capabilities while preserving local decision-making."

World Insurance will celebrate its 15th anniversary next year. They are now the 14th largest broker with \$644 million in revenues. They will have closed 38 deals through December 2025, and expect that for 2026 they will remain within their average of 35-40 acquisition range again. Their focus is to find quality deals that fit their fully integrated, full-service national brokerage model. They have nearly unlimited capital for good agency businesses.

There are other relatively newer buyers, especially High Street, which is now No. 15 of the top brokers at \$576 million; Relation, which is close at \$312 million in revenues; and ALKEME which is at \$50 million. Most of these are funded by private equity and venture capitalists. They continue to solicit and buy independent agencies aggressive-

ly. They all have substantial capital to use for transactions.

Two previously large buyers that were acquired in 2025: Assured Partners, sold to AJ Gallagher, and Risk Strategies, sold to Brown & Brown.

Private equity firms have been buying insurance agencies for their investors. This makes a lot of sense because the return on investment is typically 20% to 30%, which is greater than most other available investments today. PE firms often still pay 9 to 11 times EBITDA for well-run agencies.

*Deal Terms.* There is a broad price spectrum today, depending on the seller's motivation and the uniqueness of the item. Most down payments consist of approximately 80% cash price and the balance in stock. Sometimes, the stock can be used for key perpetuation candidates to ensure equity that the seller and buyer want to remain in the agency after the sale. In this way, they feel part of it and

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## Does Private Equity Create True Value?

A study published by Pitchbook (10/4/2025), a trade publication and data source for private equity, showed that private equity buyouts improve portfolio outcomes by 0.64% in annualized excess returns for the last 25 years. However, once the returns were adjusted for leverage, they did not provide much of an advantage.

In other words, the extra return—and that is an important point, that this is the “extra” return—goes from 0.64% to nearly nothing if it were not for private equity taking on a lot of debt.

Many firms do not improve after being sold to private equity. Quite often, as seen in numerous insolvencies, these firms deteriorate. This is an essential reason that regulators should only allow private equity to buy insurance companies with strict limitations on their debt loads. An additional restriction should be that



By Chris Burand

regulators do not allow private equity to mine investment portfolios for winners to be removed and placed into private equity's other portfolios, leaving a higher proportion of losers in the insurance companies themselves, deteriorating the quality and quantity of surplus. (Author's note: “These are the Plunderers,” by Gretchen Morgenson, is an excellent book describing how private equity does this to insurance companies.)

Extra debt means a lighter balance sheet. In other words, a company can support operations with fewer assets. Amounts identified as “extra” assets can be returned to shareholders. In theory, this makes sense, and indeed, if a corporation has millions not being used, those millions' best use is being returned to shareholders.

However, private equity can take this to extremes when so many assets are returned to shareholders and replaced with debt that the operating company cannot function. Whether this is greed or incompetence, employees and policyholders lose.

### Light Balance Sheets

A light balance sheet, meaning fewer assets relative to income and debt, is gaining momentum throughout the industry. This is likely a factor in why so many buyout firms are laying people off. (Their AI is likely not quite ready to replace that many people, and based on personal experience, they aren't laying off the incompetent people who most likely would be replaced by AI.) This means these firms are not going to grow materially organically (high debt loads are negatively correlated with growth), distributors will pressure carriers to pay them more, and competitors without huge debt loads can obtain better employees more easily if they are proactive.

This is somewhat easy to measure at the carrier level. How much surplus does a company have relative to premiums? Carrying extra surplus is expensive. It costs money relative to the return on investment to shareholders. This is easiest to see in banking and why after the credit

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## California Revokes 17,000 Commercial Driver's Licenses for Immigrants

By Josh Funk

**C**alifornia plans to revoke 17,000 commercial driver's licenses given to immigrants after discovering the expiration dates went past when the drivers were legally allowed to be in the U.S., state officials said.

The announcement follows harsh criticism from the Trump administration about California and other states granting licenses to people in the country illegally. The issue was thrust into the public's consciousness in August, when a tractor-trailer driver not authorized to be in the U.S. made an illegal U-turn and caused a crash in Florida that killed three people.

Transportation Secretary Sean Duffy said that California's action to revoke these licenses is an admission that the state acted improperly even though it previously defended its licensing standards. California launched its review of commercial driver's licenses it issued after Duffy raised concerns.

"After weeks of claiming they did nothing wrong, Gavin Newsom and California have been caught red-handed. Now that we've exposed their lies, 17,000 illegally issued trucking licenses are being revoked," Duffy said, referring to the state's governor. "This is just the tip of iceberg. My team will continue to force California to prove they have removed every illegal immigrant from behind the wheel of semitrucks and school buses."

Newsom's office said that every one of

the drivers whose license is being revoked had valid work authorizations from the federal government. At first, his office declined to disclose the exact reason for revoking the licenses, saying only they violated state law. Later, his office revealed the state law it was referring to was one that requires the licenses expire on or before a person's legal status to be in the United State ends, as reported to the DMV.

Still, Newsom's spokesperson Brandon Richards shot back at Duffy in a statement.

"Once again, the Sean 'Road Rules' Duffy fails to share the truth — spreading easily disproven falsehoods in a sad and desperate attempt to please his dear leader," Richards said.

Fatal truck crashes in Texas and Alabama earlier this year also highlight questions about these licenses. A fiery California crash that killed three people last month involved a truck driver in the country illegally, only adding to the concerns.

Duffy previously imposed new restrictions on which immigrants can qualify for commercial driver's licenses. He said earlier this fall that California and five other states had improperly issued commercial driver's licenses to noncitizens, but California is the only state Duffy has taken action against because it was the first one where an audit was completed. The reviews in the other states have been delayed by the government shutdown, but the Transportation Department is urging all of them to tighten their standards.


Duffy revoked \$40 million in federal funding because he said California isn't enforcing English language requirements for truckers, and he reiterated Wednesday that he will take another \$160 million from the state over these improperly issued licenses if they don't invalidate every illegal license and address all the concerns. But revoking these licenses is part of the state's effort to comply.

The new rules for commercial driver's licenses that Duffy announced in September make getting them extremely hard for immigrants because only three specific classes of visa holders will be eligible. States will also have to verify an applicant's immigration status in a federal database. The licenses will be valid for up to one year unless the applicant's visa expires sooner.

Under the new rules, only 10,000 of the 200,000 noncitizens who have commercial licenses would qualify for them, which would only be available to drivers who have an H-2a, H-2b or E-2 visa. H-2a is for temporary agricultural workers while H-2b is for temporary nonagricultural workers, and E-2 is for people who make substantial investments in a U.S. business. But the rules won't be enforced retroactively, so those 190,000 drivers will be allowed to keep their commercial licenses at least until they come up for renewal.

Those new requirements were not in place at the time the 17,000 California licenses were issued. But those drivers were given notices that their licenses will expire in 60 days.

Duffy said in September that investigators found that one quarter of the 145 licenses they reviewed in California shouldn't have been issued. He cited four California licenses that remained valid after the driver's work permit expired — sometimes years after.

Newsom's office said the state followed guidance it received from the U.S. Department of Homeland Security about issuing these licenses to noncitizens. 

*Associated Press writer Sophie Austin contributed to this report from Sacramento, California.*

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crisis, banks were forced to improve their balance sheets, but they did not want to carry more assets. It causes their ROI to decrease.

In insurance, Berkshire Hathaway is resisting the balance sheet lite trend because as of December 31, 2024, they had around 350% more surplus than premiums. Their balance is heavy, in a good way. On the other hand, Progressive was around 40%.

Progressive, however, likely can function quite well with a light balance sheet, whereas very few other carriers can. This is because Progressive's underwriting profit margins are so high. The higher the profit margin, the more a company can manage successfully with a light balance sheet. Extremely few carriers can match Progressive's profit margins, but they want to write as much business as Progressive relative to surplus. This is not a smart strategy but a desperate strategy for most.

At the carrier level, this is evident in reinsurance strategies, too. A large international carrier decided about eight years ago to go from buying a lot of reinsurance to buying relatively little. Their surplus to NPW (net premium written) ratio has gone from 1.6 to 0.8 as of year-end 2024. Their surplus has increased by around 25% during this time, but their premiums have more than doubled. In other words, they are writing far more premium with minimally more surplus. This is a balance sheet lite approach. This company, too, has huge profit margins, so they can likely make this approach work.

As with any business, if I can make \$1

million of widgets by only using \$200,000 of investment versus a competitor who must have \$500,000 of investment for the same \$1 million, the first company will almost always win. Companies like these two carriers are putting a lot of pressure on other carriers using this balance sheet lite approach, and few carriers have the operating profit margins to make it work.

**'A light balance sheet, meaning fewer assets relative to income and debt, is gaining momentum throughout the industry. This is likely a factor in why so many buyout firms are laying people off.'**

#### Impact on Agents

Whether it is private equity or not, the emphasis on possessing fewer assets to support the same revenue is a force. This is going to impact agents because to achieve those high profit margins, those two companies pay some of the lowest commissions in the insurance world. Their models are quite different, but the net commission rate is usually no more than 11%, and that is at the high end barring a spectacularly good loss ratio year where contingencies are high.

It's impossible to achieve a balance sheet lite approach and pay 18% commission because it is impossible to pay 18% commission and achieve an adequate profit margin to offset lower assets. And, having the least amount of assets possible

may create the best ROI for shareholders, at least in the short term.

Berkshire thinks long-term, which explains the entire difference as to why they have so much surplus (more than 25% of all surplus—for all carriers in the entire industry).

Combine the lack of growth generated by debt heavy distributors and their need for carriers to pay them more with carriers that cannot afford to pay them more, and fallout is inevitable.

Surplus lite means more volatility in the market. It means many carriers will not survive. Beyond what I've described, running a company successfully with a lite balance sheet requires far better financial and operating acumen. Based on my deep research and interviews with these executives, many do not have the necessary knowledge. It's not even a gray-area assessment.

I'd love the opportunity to work with a few enlightened carriers to improve their futures. I can also provide education on how this will impact the futures of carriers and distributors, as well as how to take advantage of the opportunities this provides. Tune in to Insurance Journal's Academy of Insurance podcast in December for my insights on this topic.

And with a touch of luck, maybe regulators—who are otherwise unaware of what is happening with private equity buying insurance companies—will sharpen their approach to protect policyholders. ■

Burand is the founder and owner of Burand & Associates LLC based in Pueblo, Colo. Phone: 719-485-3868. E-mail: [chris@burand-associates.com](mailto:chris@burand-associates.com).



Welcome to Insurance Journal's 2025 Program Directory, Winter Edition. Information contained in this directory has been compiled by Insurance Journal's staff as a resource for readers. For purposes of this directory, a program is defined as "a group of coverages designed specifically for any given risk or class of business."

IJ's Program Directory, as well as IJ's E&S Directory and Workers' Comp Directory, are also available online. Brokers and insurance companies are invited to submit and maintain up to 10 free market listings for the Program Directory. Brokers and insurers continually update market listings year-round. Insurance Journal is not responsible for inaccurate information submitted by respondents.

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Step-by-step instructions guide users through the listing process. To be listed in the print version of IJ's Program Directory, please send an e-mail to:

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## Above & Underground Storage Tank Owners

### Freberg Environmental Inc.

*Coverages* Environmental Liab, Pollution  
*Carrier Status* Non-admitted *States* All States

### PartnerOne Environmental

*Coverages* Environmental Liab, Pollution, Pollution Liab, Transportation Pollution Liab *States* All States

### SPG Environmental

*Coverages* CGL, E&O, Environmental Liab, Pollution, Pollution Liab, Transportation Pollution Liab, Workers' Comp *States* All States

### Target Managers Insurance Services

*Coverages* Auto Comm-Standard, CGL, Environmental Liab, Pollution Liab, Property, Truck Auto Liab, Workers' Comp  
*Carrier Status* Admitted, Non-admitted *States* All States

### Virtue Risk Partners LLC

*Coverages* Environmental Liab, Pollution Liab  
*Carrier Status* Non-admitted *States* All States

## Accountants/CPAs

### 5Star Specialty Programs

*Coverages* Workers' Comp, Workers' Comp Plus (Alternative)  
*Carrier Status* Admitted *States* All States

### Berkley Select | a Berkley Company

*Coverages* E&O, EPLI, Professional Liab  
*Carrier Status* Admitted, Non-admitted *States* All States

### Landy Insurance Agency

*Coverages* BOP, Crime, Cyber Liab, D&O, EPLI, Professional Liab, Workers' Comp *Carrier Status* Admitted  
*States* All States except AK, LA

### Markel

*Coverages* Auto Comm-Standard, Excess Liab, GL, Property, Workers' Comp *States* All States except HI, LA

### Norman-Spencer International Inc.

*Coverages* E&O, Professional Liab *Carrier Status* Admitted  
*States* All States

### Professional Insurance Concepts

*Coverages* E&O, EPLI, Professional Liab  
*Carrier Status* Admitted *States* All States

### Target Professional Programs

*Coverages* E&O, Professional Liab *Carrier Status* Admitted  
*States* All States

### The McGowan Companies

*Coverages* E&O, Professional Liab *Carrier Status* Admitted  
*States* All States

## Addiction Treatment Facilities

### Addiction Treatment Providers Insurance Program

*Coverages* Abuse & Molestation, Auto Comm-Standard, Business Income, Cyber Liab, GL, Hired & Non-owned Auto, Liability, Medical Malpractice, Professional Liab, Property, Umbrella, Workers' Comp *Carrier Status* Admitted, Non-admitted *States* All States except NY

### AllComp Solutions

*Coverages* Workers' Comp, Workers' Comp Plus (Alternative)  
*Carrier Status* Admitted *States* All States

### Irwin Siegel Agency

*Coverages* Abuse & Molestation, Accident & Health, Addiction Treatment, Commercial Auto, Boiler & Machinery, Business Income, CGL, Community/Social Svcs, Crime, Cyber Liab, D&O, EPLI, Excess Liab, GL, Inland Marine, Managed Care, Medical & Physical Rehab, Mental Health Care, Nonprofit D&O, Professional Liab, Property, Umbrella  
*Carrier Status* Admitted, Non-admitted *States* All States

### Negley Associates

*Coverages* CGL, Professional Liab  
*Carrier Status* Non-admitted *States* All States

### Philadelphia Insurance Companies

*Coverages* Abuse & Molestation, Addiction Treatment, Commercial Auto, Boiler & Machinery, Business Income, Business Interruption, CGL, Crime, D&O, Employee Benefits, EPLI, Equipment Breakdown, Fiduciary Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Identity Theft, Inland Marine, Participant Accident, Professional Liab, Property, Real & Business Personal Prop, Sexual Misconduct, Umbrella  
*Carrier Status* Admitted *States* All States except LA

## Administrative Service Org's

### Ryan Specialty National Programs

*Coverages* Abuse & Molestation, Blanket Add'l Insureds, Blanket Waivers, Care/Custody/Control, Crime, Employee Benefits, EPLI, Excess Liab, GL, HNOA, Professional Liab, Property, Stop-Gap, Umbrella, Workers' Comp  
*Carrier Status* Admitted, Non-admitted *States* All States

### World Wide Specialty, a Div of Philadelphia Ins. Co's

*Coverages* Abusive Acts, Auto Comm-Standard, Blanket Add'l Insureds, Blanket Waivers, Care/Custody/Control, Crime, Cyber Liab, D&O, E&O, Employee Benefits, EPLI, Fidelity, Fidelity Bonds, GL, HNOA, Misc Professional Liab, Professional Liab, Property, Technology E&O, Umbrella, Workers' Comp *Carrier Status* Admitted *States* All States

## Adult Care Facilities

### Amalgamated Insurance Underwriters

*Coverages* Assault & Battery, Crime, Earthquake, Equipment Breakdown, Flood, Property *Carrier Status* Non-admitted  
*States* All States except CO, FL, HI, LA, NY, TX

### CRC Insurance Services

*Coverages* Excess Liab, GL, Professional Liab, Property, Umbrella *Carrier Status* Non-admitted  
*States* All States except AR, MS, NC, OR, WA

### Markel

*Coverages* Workers' Comp *States* All States

### Roosevelt Road Specialty

*Coverages* Excess Liab, GL, Professional Liab  
*Carrier Status* Admitted *States* All States

### Sapphire Blue

*Coverages* CGL, Professional Liability  
*Carrier Status* Non-admitted *States* All States except KY

### Specialty Wholesale Ins.Solution (SWIS), a Div of SPG

*Coverages* Abuse & Molestation, Auto Comm-Standard Liability, Boiler & Machinery, Crime, Cyber Liab, D&O, Employee Benefits, Environmental Liab, Pollution Liab, Workers' Comp *Carrier Status* Admitted *States* All States

### Union General Insurance Services Inc.

*Coverages* CGL, GL, Professional Liab, Property  
*Carrier Status* Admitted, Non-admitted  
*States* AZ, CA, NM, NV, OR, TX

## Adult Clubs

### MAXIMUM

*Coverages* Abuse & Molestation, Accident & Sickness, Addiction Treatment, Assault & Battery, Business Income, CGL, Crime, D&O, EPLI, Fire, Flood, GL, Hired & Non-owned Auto, Identity Theft, Legal Liability, Liquor Liability, Personal Property, Professional Liability, Property, Sexual Misconduct, Umbrella, Workers' Compensation  
*Carrier Status* Admitted, Non-admitted *States* All States

## Agribusinesses

### Agricultural Insurance Mgmt Services

*Coverages* Auto Comm-Standard Liability, Care/Custody/Control, CGL, Commercial Excess, Equipment Breakdown, Excess Liab, Horse Mortality, Property, Umbrella  
*Carrier Status* Admitted *States* Most States

### Ascendant Insurance Solutions

*Coverages* Auto Comm-Standard, BOP, Cyber Liab, Equipment, GL, Professional Liab, Umbrella, Workers' Comp  
*Carrier Status* Admitted *States* AL, AZ, CA, CO, CT, DC, FL, GA, IL, KY, LA, MA, MD, NC, NJ, NM, NV, NY, PA, SC, TN, TX, VA, VT, WY

### Omaha National

*Coverages* Workers' Comp *Carrier Status* Admitted  
*States* Most States

### Professional Program Ins. Brokerage (PPIB), a Div of SPG

*Coverages* Abuse & Molestation, CGL, Liability  
*Carrier Status* Non-admitted *States* All States

### Risk Placement Services Sacramento

*Coverages* Care/Custody/Control, Horse Mortality, Medical, Tools & Equip, Trade Shows & Festivals, Umbrella  
*Carrier Status* Admitted, Non-admitted *States* CA

### Winery Pak Insurance Programs

*Coverages* Combo Personal & Commercial, Herbicide & Pesticide, Liability, Pollution Liability, Property  
*Carrier Status* Admitted *States* All States

**XPT Specialty**

**Coverages** CGL, Inland Marine, Pollution Liab, Property, Umbrella **Carrier Status** Admitted, Non-admitted  
**States** All States except AK

**Aircraft Manufacturers****ABC Aviation Program**

**Coverages** Auto Comm-Standard, Auto Comm-Standard Liability, Business Interruption, Crime, Legal Liab, Property **Carrier Status** Admitted **States** All States except WV

**Northwest Insurance Group Inc.**

**Coverages** Auto Comm-Standard, Care/Custody/Control, Cargo, CGL, Completed Operations Liab, Contractors Equip, EPLI, Inland Marine, Pollution Liab, Products Liab, Tenant Liability, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

**Aircraft Repair/Service****ABC Aviation Program**

**Coverages** Auto Comm-Standard, Auto Comm-Standard Liability, Business Interruption, Crime, Cyber Liab, Legal Liab, Property **Carrier Status** Admitted **States** All States

**Northwest Insurance Group Inc.**

**Coverages** Auto Comm-Standard, Care/Custody/Control, CGL, Completed Operations Liab, Equipment, Fire Legal Liab, Garage Liability, Pollution Liab, Products Liab, Property, Tenant Liability, Tools & Equip, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

**Airlines****Applied Underwriters Inc.**

**Coverages** Cargo, Commercial Excess, D&O, Equipment, Excess Liab, Property, Workers' Comp  
**Carrier Status** Admitted **States** All States

**Airport Owners & Operators****ABC Aviation Program**

**Coverages** Auto Comm-Standard, Auto Comm-Standard Liability, Business Interruption, Crime, Cyber Liab, Legal Liab, Property **Carrier Status** Admitted **States** All States

**Applied Underwriters Inc.**

**Coverages** Combo Personal & Commercial, Liability, Workers' Comp **Carrier Status** Admitted **States** All States

**Northwest Insurance Group Inc.**

**Coverages** Business Income, CGL, Completed Operations Liab, D&O, EPLI, GL, Inland Marine, Liability, Pollution Liab, Products Liab, Professional Liab, Property, Public Officials, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

**Alarm Monitoring Companies****Balance Partners - Maven**

**Coverages** CGL, E&O, Excess Liab, GL, Liability, Professional Liab **Carrier Status** Non-admitted **States** All States

**Brownyard Group**

**Coverages** Assault & Battery, Auto Comm-Standard, Blanket Add'l Insureds, Care/Custody/Control, CGL, Commercial Excess, Crime, E&O, Excess Liab, Fidelity, Fidelity Bonds, Fire Legal Liab, GL, Inland Marine, Liability, Lost Key, Professional Liab, Property **States** All States except NE

**Markel**

**Coverages** Workers' Comp **States** All States

**Philadelphia Insurance Companies**

**Coverages** Abuse & Molestation, Commercial Auto, Boiler & Machinery, Business Income, Care/Custody/Control, CGL, Crime, D&O, Employee Benefits, EPLI, Equipment Breakdown, Fiduciary Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Inland Marine, Legal Expense Ins, Personal Property, Professional Liab, Property, Umbrella, Uninsured Motorists **Carrier Status** Admitted  
**States** All States except LA

**Ryan Specialty National Programs**

**Coverages** Auto Comm-Nonstandard, Care/Custody/Control, E&O, Excess Liability, GL, Workers' Compensation  
**Carrier Status** Admitted, Non-admitted **States** All States

**Alcohol & Substance Abuse Treatment Centers****Addiction Treatment Providers Insurance Program**

**Coverages** Abuse & Molestation, Auto Comm-Standard, Business Income, Cyber Liab, GL, Hired & Non-owned Auto, Liability, Medical Malpractice, Professional Liab, Property, Umbrella, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States except NY

**Balance Partners - Maven**

**Coverages** E&O, Excess Liab, Professional Liab  
**Carrier Status** Non-admitted **States** All States

**Gateway Specialty Insurance**

**Coverages** Abuse & Molestation, Crime, E&O, EPLI, GL, Nonprofit D&O, Property **Carrier Status** Admitted, Non-admitted **States** All States

**Irwin Siegel Agency**

**Coverages** Abuse & Molestation, Accident & Health, Addiction Treatment, Auto Comm-Nonstandard, Commercial Auto, Boiler & Machinery, Business Income, CGL, Community/Social Svcs, Crime, Cyber Liab, D&O, EPLI, Excess Liab, GL, Inland Marine, Managed Care, Nonprofit D&O, Professional Liab, Property, Umbrella  
**Carrier Status** Admitted, Non-admitted **States** All States

**Negley Associates**

**Coverages** CGL, Professional Liab  
**Carrier Status** Non-admitted **States** All States

**Novacore**

**Coverages** Abuse & Molestation, Addiction Treatment, Auto Comm-Standard, Business Income, Community/Social Svcs, Cyber Liab, GL, Hired & Non-owned Auto, Liability, Medical Malpractice, Mental Health Care, Professional Liab, Property, Umbrella, Workers' Comp  
**Carrier Status** Admitted, Non-admitted **States** All States

**RPS Healthcare**

**Coverages** D&O, EPLI, Excess Liab, GL, Professional Liab, Property **Carrier Status** Admitted, Non-admitted  
**States** All States

**Allied Healthcare Professionals****Ascendant Insurance Solutions**

**Coverages** Auto Comm-Standard, Cyber Liab, Professional Liab, Property, Workers' Comp **Carrier Status** Admitted  
**States** AL, AZ, CA, CO, CT, DC, FL, GA, IL, KY, LA, MA, MD, NC, NJ, NM, NV, NY, PA, SC, TN, TX, VA, VT, WY

**Berkley Select | a Berkley Company**

**Coverages** E&O, Medical Malpractice, Professional Liab  
**Carrier Status** Admitted, Non-admitted **States** All States

**CID Insurance Programs Inc.**

**Coverages** Abuse & Molestation, E&O, EPLI, GL, Professional Liab, Property **Carrier Status** Admitted, Non-admitted **States** AZ, CA, CO, ID, MD, NE, NM, NV, OR, TN, TX, UT, WA

**Integrated Specialty Coverages (ISC)**

**Coverages** Abuse & Molestation, Add'l Expense, Employee Benefits, GL, Hired & Non-owned Auto, Medical Professional **Carrier Status** Non-admitted **States** All States

**Oryx Insurance Brokerage Inc.**

**Coverages** Auto Comm-Standard, GL, Umbrella, Workers' Comp **Carrier Status** Admitted, Non-admitted  
**States** All States

**Philadelphia Insurance Companies**

**Coverages** Abuse & Molestation, Commercial Auto, Boiler & Machinery, Business Income, Business Interruption, CGL, Crime, D&O, Employee Benefits, EPLI, Equipment Breakdown, Fiduciary Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Identity Theft, Inland Marine, Professional Liab, Property, Sexual Misconduct, Umbrella  
**Carrier Status** Admitted **States** All States except LA

**Promont Insurance Advisors**

**Coverages** CGL, Commercial Excess, Crime, Cyber Liab, E&O, Employee Benefits, Equipment Breakdown, Fire Legal Liability, Professional Liability, Property  
**Carrier Status** Non-admitted **States** All States

**RPS Healthcare**

**Coverages** GL, Hired & Non-owned Auto, Medical Professional **Carrier Status** Admitted, Non-admitted  
**States** All States

**Amateur Sports Associations****Alive Risk**

**Coverages** Accident & Health, CGL, Event Cancellation, Excess Liab, Inland Marine, Liquor Liab, Prize Indemnification **Carrier Status** Admitted, Non-admitted  
**States** All States

**American Specialty Insurance & Risk Services Inc.**

**Coverages** Auto Comm-Standard, CGL, Crime, Employee Benefits, Excess Liab, Liquor Liab, Participant Accident, Property, Workers' Comp **Carrier Status** Admitted  
**States** All States

**InsuranceHelper.com**

**Coverages** Abuse & Molestation, Blanket Add'l Insureds, Blanket Waivers, CGL, GL, Hired & Non-owned Auto, Liability, Liquor Liab, Medical Payments, Participant Accident, Personal Liab, Sexual Misconduct, Trade Shows & Festivals **Carrier Status** Non-admitted **States** All States

**K&K Insurance Group Inc.**

**Coverages** CGL, Crime, Excess Liab, Inland Marine, Participant Accident, Property **Carrier Status** Admitted  
**States** All States

**Philadelphia Insurance Companies**

**Coverages** Abuse & Molestation, Commercial Auto, Boiler & Machinery, Business Income & Interruption, CGL, Crime, D&O, Earthquake, Employee Benefits, EPLI, Equipment Breakdown, Fiduciary Liab, Fire Legal Liab, GL, HNOA, Identity Theft, Inland Marine, Legal Expense Ins, Nonprofit D&O, Participant Accident, Professional Liab, Property, Real & Business Personal Prop, Sexual Misconduct, Uninsured Motorists **Carrier Status** Admitted **States** All except LA

**Roosevelt Road Specialty**

**Coverages** Excess Liab, GL **Carrier Status** Admitted  
**States** All States

**Sadler Insurance, Div. Of Specialty Program Group LLC**

**Coverages** Abuse & Molestation, CGL, Crime, EPLI, Equipment, Excess Liab, Hired & Non-owned Auto, Nonprofit D&O, Participant Accident, Watersports Liab  
**Carrier Status** Admitted **States** All States

**Sports & Wellness Insurance**

**Coverages** Abuse & Molestation, Accident & Health, Crime, Cyber Liab, D&O, GL, Hired & Non-owned Auto, Inland Marine, Property, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States

**Ambulance Service****Markel**

**Coverages** Abuse & Molestation, Auto Comm-Standard, CGL, Crime, Inland Marine, Professional Liab, Property, Umbrella, Workers' Comp **Carrier Status** Admitted  
**States** All States except AK, HI, MA, NY

**National Indemnity Company**

**Coverages** Auto Comm-Nonstandard, Auto Comm-Nonstandard Phys Dmg, Medical Payments, Uninsured Motorists **Carrier Status** Admitted, Non-admitted  
**States** All States except HI, MA, NJ, NY

**Pro-Praxis Insurance**

**Coverages** E&O, Professional Liab **Carrier Status** Admitted  
**States** All States

**Amusement Parks****Alive Risk**

**Coverages** Accident & Health, CGL, Excess Liab, Hired & Non-owned Auto, Inland Marine, Liquor Liab, Property, Workers' Comp **Carrier Status** Admitted, Non-admitted  
**States** All States

**American Specialty Insurance & Risk Services Inc.**

**Coverages** Auto Comm-Standard, CGL, Crime, Employee Benefits, Excess Liab, Liquor Liab, Property, Workers' Comp  
**Carrier Status** Admitted **States** All States

**McGowan Allied Specialty Insurance**

**Coverages** Auto Comm-Standard, CGL, Crime, Equipment Breakdown, Excess Liab, Hired & Non-owned Auto, Inland Marine, Property, Workers' Comp **Carrier Status** Admitted  
**States** All States

**Roosevelt Road Specialty**

**Coverages** Excess Liab, GL **Carrier Status** Admitted  
**States** All States

**The McGowan Companies**

**Coverages** Auto Comm-Standard, Excess Liab, GL, Inland Marine, Participant Accident, Pollution, Prize Indemnification, Property, Workers' Comp  
**Carrier Status** Admitted **States** All States

**Animal Rescue Organizations****Care Providers Insurance Services**

**Coverages** Accident & Health, Auto Comm-Standard, Crime, D&O, EPLI, Excess Liab, GL, Inland Marine, Professional Liab, Property **States** All States

**Markel**

**Coverages** Workers' Comp **States** All States

**Nonprofits Insurance Alliance**

**Coverages** Abuse & Molestation, Accidental Death, Auto Comm-Standard, Blanket Add'l Insureds, Blanket Waivers, CGL, Commercial Excess, Community/Social Svcs, Crime, D&O, E&O, Employee Benefits, EPLI, Fire Legal Liab, GL, Liability, Liquor Liab, Misc Professional Liab, Products Liability, Property, Umbrella, Uninsured Motorists  
**Carrier Status** Non-admitted **States** Most States

**Antique/Classic Car Dealers****Philadelphia Insurance Companies**

**Coverages** Garage Liability, GL, Inland Marine, Physical Damage, Property, Umbrella **Carrier Status** Admitted  
**States** All States except LA

**South & Western General Agency Inc.**

**Coverages** Personal Auto, Physical Damage  
**Carrier Status** Admitted **States** AR, MS, NM, OK, TN, TX



## Apartment Building Owners

### 5Star Specialty Programs

Coverages Workers' Comp, Workers' Comp Plus (Alternative)  
Carrier Status Admitted *States* All States

### AllComp Solutions

Coverages Workers' Comp, Workers' Comp Plus (Alternative)  
Carrier Status Admitted *States* All States

### Amalgamated Insurance Underwriters

Coverages Boiler & Machinery, Earthquake, Flood, Property  
Carrier Status Non-admitted *States* All States except CO, FL, HI, NY, TX

### Berkley Luxury Group, a W.R. Berkley Company

Coverages CGL, Cyber Liab, GKLL, Hired & Non-owned Auto, Property  
Carrier Status Admitted, Non-admitted *States* AZ, CO, DC, GA, IL, IN, MA, MD, MI, MN, NC, NJ, NM, NY, OH, PA, VA, WI

### CID Insurance Programs Inc.

Coverages BOP, CGL, Commercial Excess, Excess Liab, Fidelity, GL, Liability, Property, Umbrella, Workers' Comp  
Carrier Status Admitted, Non-admitted *States* AZ, CA, CO, ID, MD, NE, NM, NV, OR, TN, TX, UT, VA, WA

### Distinguished Programs

Coverages Boiler & Machinery, CGL, Property, Umbrella  
Carrier Status Admitted, Non-admitted *States* All States

### Flood Risk Solutions Inc.

Coverages Add'l Living Expense, Builders Risk, Business Income & Interruption, Commercial Excess, Excess Flood, Flood, Personal Property  
Carrier Status Non-admitted *States* All States

### Flow Insurance Services

Coverages Excess Flood, Flood  
Carrier Status Non-admitted *States* All States

### Greenwood General Insurance Agency

Coverages Historic Bldgs/Unique Property, Property  
Carrier Status Admitted *States* AZ, CA, NV, OR, TX, WA

### HabPro Insurance

Coverages Business Income, Equipment Breakdown, Hired & Non-owned Auto, Property  
Carrier Status Non-admitted *States* All States except AK, FL, HI, LA

### Hinterland Insurance

Coverages Builders Risk, Earthquake, GL, Property, Vacant Building  
Carrier Status Non-admitted *States* All States except OK, TX

### Hull & Company

Coverages Boiler & Machinery, CGL, Property  
Carrier Status Non-admitted *States* All States except DC

### Keith D. Peterson & Company Inc.

Coverages Auto, Boiler & Machinery, Builders Risk, Business Income, CGL, Crime, Cyber Liab, EPLI, Equipment Breakdown, Professional Liab, Property, Workers' Comp  
Carrier Status Admitted, Non-admitted *States* All States

### Logic Underwriters, a PCF Company

Coverages GL, Property  
Carrier Status Non-admitted *States* TX

### MAXIMUM

Coverages Apartment House Package, Boiler & Machinery, Business Income, CGL, COC, Commercial Excess, DIC, Earthquake, Equipment Breakdown, Excess Liab, Fire, Foreclosed Properties, GKLL, GL, Hail, Historic Bldgs/Unique Property, Inland Marine, Liability, Lost Key, Mechanical Breakdown, Personal Property, Physical Damage Rental Units, Pollution, Pool & Spa Liab, Property, Umbrella, Wind  
Carrier Status Admitted, Non-admitted *States* All States

### MG Skinner & Associates

Coverages Apartment House Package, Boiler & Machinery, Business Income, CGL, Crime, Cyber Liab, D&O, E&O, Earthquake, EPLI, Excess Liab, Flood, Misc Professional Liab, Professional Liab, Property, Tenant Discrimination, Umbrella, Wind, Workers' Comp  
Carrier Status Admitted, Non-admitted *States* All States

### NeitClem Wholesale Insurance Brokerage Inc.

Coverages Apartment House Package, Difference in Conditions, Excess Liab, Fire, Flood, Liability, Loss of Use, Tenant Discrimination  
Carrier Status Admitted, Non-admitted *States* AZ, CA, NV, TX

### Preferred Concepts LLC

Coverages CGL, Umbrella  
Carrier Status Admitted *States* All States

### REInsurePro

Coverages Builders Risk, Business Income, CGL, Dwelling Fire, Earthquake, Equipment Breakdown, Flood, Foreclosed Properties, Hail, Hurricane, Medical Payments, Property, Real & Business Personal Prop, Rented Property, Residential Property, Tenant Discrimination, Theft, Vacant Building, Wind  
Carrier Status Admitted, Non-admitted *States* All States except FL, LA, NY

### Roosevelt Road Specialty

Coverages Excess Liab, GL  
Carrier Status Admitted *States* NJ, NY

### Southwest Risk

Coverages Builders Risk, CGL, Property, Umbrella  
Carrier Status Admitted, Non-admitted *States* All States

### Sovereign Group Int'l Inc.

Coverages Apartment House Package, Builders Risk, Business Income, CGL, EPLI, Fire, GL, Hail, Property, Umbrella  
Carrier Status Non-admitted *States* MA, NJ, NY

### Specialty Wholesale Ins.Solution (SWIS), a Div of SPG

Coverages Assault & Battery, Business Income, D&O, Earthquake, Environmental Liab, Equipment Breakdown, Fire Legal Liab, Flood, Liability, Mechanical Breakdown, Pollution, Pollution Liab, Property, Umbrella, Wind  
Carrier Status Admitted *States* CT, DC, MA, MD, NJ, NY, PA

### SPG Wholesale

Coverages GL, Property  
Carrier Status Non-admitted *States* All States

### TAPCO Underwriters Inc.

Coverages Apartment House Package, Assault & Battery, Business Income, GL, Property  
Carrier Status Non-admitted *States* Most States

### The McGowan Companies

Coverages Commercial Excess, Excess Liab, Umbrella  
Carrier Status Admitted *States* All States

### XPT Specialty

Coverages Apartment House Package, Assault & Battery, CGL, Earthquake, Excess Liability, Fire, Fire Legal Liab, GL, Medical Payments, New Occurrence, Umbrella  
Carrier Status Non-admitted *States* All States except AK

## Appraisers

### 5Star Specialty Programs

Coverages Workers' Comp, Workers' Comp Plus (Alternative)  
Carrier Status Admitted *States* All States

### Balance Partners - Maven

Coverages CGL, E&O, Excess Liab, Professional Liab  
Carrier Status Non-admitted *States* All States

### Landy Insurance Agency

Coverages BOP, Cyber Liab, E&O, Professional Liab, Workers' Comp  
Carrier Status Admitted *States* All except AK, LA

### Markel

Coverages Workers' Comp *States* All States

### Target Professional Programs

Coverages E&O, Professional Liab *States* All States

## Arborists/Tree Services

### Applied Underwriters Inc.

Coverages Auto Comm-Standard, Auto Comm-Standard Liability, Combo Personal & Commercial, Truck Auto Liab, Workers' Comp *States* All States

### Balance Partners - Maven

Coverages CGL, E&O, Excess Liab, Professional Liab  
Carrier Status Non-admitted *States* All States

### Legacy Employer Concepts LLC

Coverages EPLI, Workers' Comp, Workers' Comp Plus (Alternative)  
Carrier Status Admitted, Non-admitted *States* All

### StateFund First, a Div of Arthur J Gallagher & Co.

Coverages Workers' Comp, Workers' Comp Plus (Alternative)  
Carrier Status Admitted *States* CA

## Architects & Engineers

### 5Star Specialty Programs

Coverages Workers' Comp, Workers' Comp Plus (Alternative)  
Carrier Status Admitted *States* All States

### Access E&S Insurance Services

Coverages Environmental Liab, Excess Liab, Liability, Professional Liab  
Carrier Status Admitted, Non-admitted *States* AR, DC, DE, GA, IL, MD, NC, NJ, NY, OH, PA, SC, TN, TX, VA

### Amwins - 150+ Locations Worldwide

Coverages Pollution, Technology E&O  
Carrier Status Admitted, Non-admitted *States* All States except AK, WY

### Freberg Environmental Inc.

Coverages Blanket Add'l Insureds, Blanket Waivers, CGL, Commercial Excess, E&O, Environmental Liab, EPLI, GL, Hired & Non-owned Auto, Pollution, Pollution Liab, Professional Liab, Transportation Pollution Liab, Umbrella  
Carrier Status Non-admitted *States* All States

### Hull & Company

Coverages Commercial Excess, D&O, E&O, EPLI  
Carrier Status Admitted, Non-admitted *States* All States except DC

### Johnson & Johnson

Coverages Cyber Liab, E&O, EPLI, Kidnap/Ransom, Professional Liab  
Carrier Status Non-admitted *States* All States

### Logic Underwriters, a PCF Company

Coverages BOP, Professional Liab  
Carrier Status Admitted, Non-admitted *States* TX

### Markel

Coverages Inland Marine, Workers' Comp  
States All States except HI

### NeitClem Wholesale Insurance Brokerage Inc.

Coverages Excess Liab, Professional Liab  
Carrier Status Admitted, Non-admitted *States* AZ, CA, NV, TX

### Professional Insurance Concepts

Coverages E&O, EPLI, Professional Liab  
Carrier Status Admitted *States* All States

### Professional Underwriters Agency (PUA)

Coverages Pollution Liab, Professional Liab  
Carrier Status Admitted, Non-admitted *States* All States

### Target Professional Programs

Coverages E&O, Professional Liab  
Carrier Status Non-admitted *States* All States except AK, HI

### Victor Insurance Managers LLC

Coverages Cyber Liab, E&O, Inland Marine, Liability, Pollution Liab, Professional Liab, Property  
Carrier Status Admitted *States* All States

## Art and/or Antique Gallery

### Distinguished Programs

Coverages Fine Arts, Property, Theft  
Carrier Status Admitted *States* All States

## Asset Managers

### 5Star Specialty Programs

Coverages Workers' Comp, Workers' Comp Plus (Alternative)  
Carrier Status Admitted *States* All States

### Preferred Concepts LLC

Coverages CGL, Umbrella  
Carrier Status Admitted *States* All States

## Assisted Living Centers

### Amalgamated Insurance Underwriters

Coverages Assault & Battery, Crime, Earthquake, Equipment Breakdown, Flood, Property  
Carrier Status Non-admitted *States* All States except CO, FL, HI, LA, NY, TX

### Ascendant Insurance Solutions

Coverages Auto Comm-Standard, Cyber Liab, Professional Liab, Property, Workers' Comp  
Carrier Status Admitted *States* AL, AZ, CA, CO, CT, DC, FL, GA, IL, KY, LA, MA, MD, NC, NJ, NM, NV, NY, PA, SC, TN, TX, VA, VT, WY

### CRC Insurance Services

Coverages Excess Liab, GL, Professional Liab, Property, Umbrella  
Carrier Status Non-admitted *States* All States except AR, MS, NC, OR, WA

### Element22 Insurance Services

Coverages Abuse & Molestation, Business Income, Business Interruption, Catastrophe, Hurricane  
Carrier Status Admitted, Non-admitted *States* All States

### Flood Risk Solutions Inc.

Coverages Add'l Living Expense, Builders Risk, Business Income, Business Interruption, Commercial Excess, Excess Flood, Flood, Personal Property  
Carrier Status Non-admitted *States* All States

### PEO Brokers Group

Coverages WC - Master Policies/ASO, Workers' Comp, Workers' Comp Plus (Alternative)  
States All States

### Promont Insurance Advisors

Coverages CGL, Cyber Liab, Liability, Professional Liab, Property  
Carrier Status Non-admitted *States* Most States

### Roosevelt Road Specialty

Coverages Excess Liab, GL, Professional Liab  
Carrier Status Admitted *States* All States

### RPS Healthcare

Coverages D&O, EPLI, Excess Liab, GL, Professional Liab, Property  
Carrier Status Admitted, Non-admitted *States* All States

### Sapphire Blue

Coverages CGL, Professional Liab  
Carrier Status Non-admitted *States* All States except KY

**Associations/Affinity Groups****Applied Underwriters Inc.**

*Coverages* Accessories, Warranties, Extended  
*Carrier Status* Admitted *States* All States

**Great American Insurance Group, Alternative Markets**

*Coverages* Auto Comm-Standard, BOP, CGL, Inland Marine, Property, Umbrella, Workers' Comp *Carrier Status* Admitted, Non-admitted *States* All States

**Philadelphia Insurance Companies**

*Coverages* Commercial Auto, Boiler & Machinery, Business Income, Care/Custody/Control, CGL, Crime, D&O, Employee Benefits, EPLI, Equipment Breakdown, Fiduciary Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Identity Theft, Legal Expense Ins, Personal Property, Professional Liab, Protection & Indemnity (P&I), Umbrella, Uninsured Motorists *Carrier Status* Admitted *States* All States except LA

**Professional Insurance Concepts**

*Coverages* E&O, EPLI, Professional Liab  
*Carrier Status* Admitted *States* All States

**Attorneys****5Star Specialty Programs**

*Coverages* Workers' Comp, Workers' Comp Plus (Alternative)  
*Carrier Status* Admitted *States* All States

**Berkley Select | a Berkley Company**

*Coverages* E&O, EPLI, Professional Liab  
*Carrier Status* Admitted, Non-admitted *States* All States

**Johnson & Johnson**

*Coverages* Cyber Liab, E&O, EPLI, Kidnap/Ransom, Professional Liab *Carrier Status* Non-admitted *States* All States

**Landy Insurance Agency**

*Coverages* BOP, Crime, Cyber Liab, D&O, E&O, EPLI, Liability, Professional Liab, Workers' Comp *Carrier Status* Admitted *States* All States

**Markel**

*Coverages* E&O, Workers' Comp *Carrier Status* Admitted *States* All States

**Number One Insurance Agency**

*Coverages* Excess Liab, Professional Liab  
*Carrier Status* Admitted, Non-admitted *States* MA

**Quirk & Company**

*Coverages* CGL, Professional Liab, Property  
*Carrier Status* Non-admitted *States* NM, OK, OR, TN, TX, WA

**Synergy Professional Associates Inc.**

*Coverages* E&O, Professional Liab *Carrier Status* Admitted, Non-admitted *States* All States

**Target Professional Programs**

*Coverages* Auto Comm-Standard, Auto Comm-Standard Liability, BOP, Business Income, Business Interruption, Care/Custody/Control, CGL, Crime, E&O, Employee Benefits, EPLI, Excess Liab, Fidelity, Fire, Fire Legal Liab, Legal Expense Ins, Legal Liab, Legal Malpractice, Liability, Personal Umbrella, Professional Liability, Property, Real & Business Personal Prop, Theft, Umbrella, Workers' Comp *Carrier Status* Non-admitted *States* All States

**The McGowan Companies**

*Coverages* E&O, Excess Liab, Professional Liab  
*Carrier Status* Admitted *States* AL, CA, CO, CT, FL, GA, MI, NV, NY, OH, TN, TX, WA

**Vanguard Specialty**

*Coverages* E&O, Excess Liab, Professional Liab  
*Carrier Status* Admitted, Non-admitted *States* All States

**Auctioneers****Markel**

*Coverages* Auto Comm-Standard, CGL, Crime, Cyber Liab, Inland Marine, Property, Umbrella, Workers' Comp *Carrier Status* Admitted *States* All States

**Auto Body Shops****5Star Specialty Programs**

*Coverages* Workers' Comp, Workers' Comp Plus (Alternative)  
*Carrier Status* Admitted *States* All States

**KBK Insurance Group Inc.**

*Coverages* Dealers Open Lot, Garage Keepers Legal Liab, GL, On-Hook Cargo, Physical Damage, Property, Umbrella *Carrier Status* Admitted *States* All States except AK, HI, MA, NY

**NeitClem Wholesale Insurance Brokerage Inc.**

*Coverages* GL, Property *Carrier Status* Admitted, Non-admitted *States* AZ, CA, NV, TX

**Omaha National**

*Coverages* Workers' Comp *Carrier Status* Admitted *States* Most States

**Target Managers Insurance Services**

*Coverages* Auto Comm-Standard, BOP, EPLI, Garage Liability, GKLL, Truck Auto Liability, Workers' Comp *Carrier Status* Admitted, Non-admitted *States* All States

**Auto Dealers****Amwins - 150+ Locations Worldwide**

*Coverages* Pollution, Pollution Liab  
*Carrier Status* Non-admitted *States* All States

**CID Insurance Programs Inc.**

*Coverages* BOP, CGL, Commercial Excess, Dealers Open Lot, EPLI, Excess Liability, Fidelity, Garage Keepers Legal Liability, Garage Liability, GKLL, Liability, Property, Umbrella, Uninsured Motorists, Workers' Comp *Carrier Status* Admitted, Non-admitted *States* AZ, CA, CO, ID, NE, NM, OR, TN, TX, UT, VA, WA

**KBK Insurance Group Inc.**

*Coverages* Dealers Open Lot, Garage Keepers Legal Liab, GL, On-Hook Cargo, Physical Damage, Property, Umbrella *Carrier Status* Admitted *States* All States except AK, HI, MA, NY

**MAXIMUM**

*Coverages* Auto Comm-Nonstandard Phys Dmg, Boiler & Machinery, Builders Risk, Business Income, Business Interruption, Catastrophe, Dealers Open Lot, Excess Flood, Flood, GL, Hail, Hurricane, Inland Marine, Property, Theft, Umbrella *Carrier* Admitted, Non-admitted *States* All States

**Meramec Secure Inc.**

*Coverages* Product Extended Warranty, Service Contracts, Warranties, Extended *Carrier Status* Admitted *States* All States

**Personal Safeguards Group LLC**

*Coverages* Product Extended Warranty, Service Contracts, Warranties, Extended *Carrier Status* Admitted *States* All States

**Ryan Specialty National Programs**

*Coverages* Business Income, Crime, Cyber Liab, Dealers Open Lot, E&O, EPLI, Equipment Breakdown, Garage Keepers Legal Liab, Garage Liability, GL, Hired & Non-owned Auto, Identity Theft, Physical Damage, Property, Umbrella *Carrier Status* Non-admitted *States* Most States

**Target Managers Insurance Services**

*Coverages* EPLI, Workers' Comp *Carrier Status* Admitted *States* All States

**Victor Insurance Managers LLC**

*Coverages* Crime, Cyber Liab, Dealers Open Lot, E&O, EPLI, Garage Keepers Legal Liab, Garage Liability, GL, Property, Umbrella *Carrier Status* Admitted, Non-admitted *States* All States except AK, HI

**Walter General Agency (WGA)**

*Coverages* Dealers Open Lot, Excess Liab, Garage Keepers Legal Liab, Garage Liability, GKLL, Medical Payments, Property, Umbrella, Uninsured Motorists *Carrier Status* Non-admitted *States* AR, MO, OK

**Wilkoff Bonds**

*Coverages* Crime, Fidelity, Fidelity Bonds  
*Carrier Status* Admitted *States* All States

**Auto Dismantlers/Wrecking Yards****KBK Insurance Group Inc.**

*Coverages* Dealers Open Lot, Garage Keepers Legal Liab, GL, On-Hook Cargo, Property, Umbrella *Carrier Status* Admitted *States* All States except AK, HI, MA, NY

**Auto Haulers/Transporters****Apollo General Ins. Agency Inc.**

*Coverages* Blanket Add'l Insureds, Blanket Waivers, CGL, Commercial Excess, Contractors Equip, Environmental Liab, Equipment, Fidelity Bonds, Inland Marine, Nonstandard Commercial Auto, Pollution, Tools & Equip, Transportation Pollution Liab, Workers' Comp *Carrier Status* Non-admitted *States* All States except AK, HI

**Applied Underwriters Inc.**

*Coverages* Auto Comm-Standard Liability, Auto Comm-Standard Phys Dmg, Workers' Comp *Carrier Status* Admitted *States* All States

**Lancer Insurance Company**

*Coverages* Dealer and Transporter Plates  
*Carrier Status* Admitted *States* CT, NY, PA

**Star Mutual RRG**

*Coverages* Commercial Auto, Hired & Non-owned Auto, Long Haul, Truck Auto Liab, Uninsured Motorists *Carrier Status* Admitted, Non-admitted *States* Most States

**Auto Repair Shops/Garages****Amwins - 150+ Locations Worldwide**

*Coverages* Pollution, Pollution Liab  
*Carrier Status* Non-admitted *States* All States

**Applied Underwriters Inc.**

*Coverages* Auto Comm-Standard, Auto Comm-Standard Phys Dmg, Workers' Comp *Carrier Status* Admitted *States* All States

**Ascendant Insurance Solutions**

*Coverages* Auto Comm-Standard, Cyber Liab, Garage Liability, Workers' Comp *Carrier Status* Admitted *States* AL, AZ, CA, CO, CT, DC, FL, GA, IL, KY, LA, MA, MD, NC, NJ, NM, NV, NY, PA, SC, TN, TX, VA, VT, WY

**Bass Underwriters**

*Coverages* Dealers Open Lot, Garage Keepers Legal Liab *States* Most States

**Gorst & Compass Insurance**

*Coverages* Garage Liability, GKLL, GL, Property  
*Carrier Status* Non-admitted *States* CA

**KBK Insurance Group Inc.**

*Coverages* Dealers Open Lot, Garage Keepers Legal Liab, GL, On-Hook Cargo, Property, Umbrella *Carrier Status* Admitted *States* All States except AK, HI, MA, NY

**Markel**

*Coverages* Workers' Comp *Carrier Status* Admitted *States* All States

**PartnerOne Environmental**

*Coverages* Environmental Liab, Pollution, Pollution Liab, Transportation Pollution Liab *States* All States

**Roush Insurance Services Inc.**

*Coverages* Business Income, Business Interruption, Care/Custody/Control, Commercial Excess, Environmental Liab, Equipment, Excess Liab, Garage Liability, GKLL, GL, Hired & Non-owned Auto, Inland Marine, Lost Key, Medical Payments, Physical Damage, Pollution, Property, Real & Business Personal Prop, Tools & Equip, Wrengful Repo *Carrier* Non-admitted *States* IA, IL, IN, MN, ND, OH, SD, WI

**South & Western General Agency Inc.**

*Coverages* Dealers Open Lot, Garage Liability, GKLL *Carrier Status* Admitted, Non-admitted *States* AR, MS, OK, TN, TX

**SPG Wholesale**

*Coverages* GL, Property *Carrier Status* Non-admitted *States* All States

**Target Managers Insurance Services**

*Coverages* Auto Comm-Standard, BOP, EPLI, Garage Liability, GKLL, Truck Auto Liability, Workers' Comp *Carrier Status* Admitted, Non-admitted *States* All States

**Walter General Agency (WGA)**

*Coverages* Commercial Excess, Excess Liab, Garage Keepers Legal Liability, Garage Liability, GKLL, Medical Payments, Property, Umbrella, Uninsured Motorists *Carrier Status* Non-admitted *States* AR, IL, MO, OK

**Auto Repair/Service****Amwins - 150+ Locations Worldwide**

*Coverages* Pollution, Pollution Liab  
*Carrier Status* Non-admitted *States* All States

**CID Insurance Programs Inc.**

*Coverages* BOP, CGL, Commercial Excess, Dealers Open Lot, EPLI, Excess Liab, Fidelity, Garage Keepers Legal Liability, Garage Liability, GKLL, GL, Liability, Property, Umbrella, Uninsured Motorists, Workers' Compensation *Carrier Status* Admitted, Non-admitted *States* AZ, CA, CO, ID, MD, NE, NM, NV, OR, TN, TX, UT, VA, WA

**KBK Insurance Group Inc.**

*Coverages* Dealers Open Lot, Garage Keepers Legal Liab, GL, On-Hook Cargo, Property, Umbrella *Carrier Status* Admitted *States* All States except AK, HI, MA, NY

**Target Managers Insurance Services**

*Coverages* Auto Comm-Standard, BOP, EPLI, Garage Liability, GKLL, Workers' Comp *Carrier Status* Admitted, Non-admitted *States* All States

**Auto Repossessors****Wilkoff Bonds**

*Coverages* Crime, Fidelity, Fidelity Bonds  
*Carrier Status* Admitted *States* All States

**Auto/Truck Leasing Operations****Philadelphia Insurance Companies**

*Coverages* Lessors Contingent Liab, Lessors Contingent Phys Dmg, Lessors Excess Liab *Carrier Status* Admitted *States* All States except LA



## Auto/Truck Rental Operations

### Philadelphia Insurance Companies

**Coverages** Auto Comm-Standard Liability, Auto Comm-Standard Phys Dmg, Excess Liab, Rented Property  
**Carrier** Admitted **States** All States except LA, MI, NV, NY

## Bars/Taverns

### Bass Underwriters

**Coverages** Excess Liab, GL, Liquor Liab, Property, Umbrella  
**States** Most States

### Business Alliance Insurance Company

**Coverages** Business Interruption, CGL, Cyber Liab, EPLI, Equipment Breakdown, Liquor Liab, Property **States** CA

### Gorst & Compass Insurance

**Coverages** Business Income, Food Spoilage, GL, Glass, Liability, Liquor Liab, Property **Carrier Status** Non-admitted **States** CA

### Greene & Associates

**Coverages** Commercial Excess, Umbrella **Carrier** Admitted, Non-admitted **States** All States except HI

### Integrated Specialty Coverages (ISC)

**Coverages** Assault & Battery, Equipment Breakdown, GL, Liquor Liab, Property **Carrier Status** Non-admitted **States** All States

### NeitClem Wholesale Insurance Brokerage Inc.

**Coverages** Assault & Battery, Excess Liab, Fire, Fire Legal Liab, Liability, Liquor Liab **Carrier Status** Admitted, Non-admitted **States** AZ, CA, NV, TX

### Number One Insurance Agency

**Coverages** Assault & Battery, Excess Liab, Flood, GL, Liquor Liab, Property, Vacant Building **Carrier Status** Admitted **States** MA

### TAPCO Underwriters Inc.

**Coverages** GL, Liquor Liab, Products Liab, Property  
**Carrier Status** Non-admitted **States** Most States

### Union General Insurance Services Inc.

**Coverages** Assault & Battery, Blanket Add'l Insureds, Blanket Waivers, Business Income, Business Interruption, CGL, Commercial Excess, Completed Operations Liab, Cyber Liab, EPLI, Equipment Breakdown, Excess Liab, Fire, GL, Liability, Liquor Liab, Mechanical Breakdown, Medical Payments, Property, Theft **Carrier Status** Non-admitted **States** AZ, CA, NM, NV, OR, TX

### Walter General Agency (WGA)

**Coverages** Abuse & Molestation, Assault & Battery, Blanket Add'l Insureds, Blanket Waivers, Business Income, Business Interruption, CGL, Commercial Excess, Completed Operations Liab, Difference in Conditions, Employee Benefits, Equipment Breakdown, Excess Liab, Fiduciary Liab, Fire, Food Spoilage, GL, Glass, Liability, Liquor Liab, Medical, Medical Payments, Products Liab, Property, Theft, Umbrella **Carrier Status** Non-admitted **States** AR, IA, ID, IL, IN, KS, KY, MO, OK, TN

### XPT Specialty

**Coverages** Assault & Battery, GL, Liquor Liab, Property  
**Carrier Status** Admitted, Non-admitted  
**States** All States except AK

## Beauty/Barber Shops/Salons/Schools/Supplies

### Balance Partners - Maven

**Coverages** CGL, E&O, Excess Liab, Professional Liab  
**Carrier Status** Non-admitted **States** All States

### Bass Underwriters

**Coverages** GL, Property **States** Most States

### Markel

**Coverages** Workers' Comp **Carrier Status** Admitted  
**States** All States

### NEXT Insurance

**Coverages** BOP, Excess Liab, GL, Professional Liab, Umbrella, Workers' Comp **Carrier Status** Admitted **States** All States

### Professional Program Ins. Brokerage (PPIB), a Div of SPG

**Coverages** Abuse & Molestation, Blanket Add'l Insureds, Cyber Liab, E&O, Equipment Breakdown, Excess Liab, Inland Marine, Liability, Media Liab, Misc Professional Liab, Professional Liab, Property, Sexual Misconduct, Tanning Liab, Teachers Liab **Carrier** Non-admitted **States** All States

### REInsurePro

**Coverages** Abuse & Molestation, Assault & Battery, Business Income, E&O, Equipment Breakdown, Liability, Professional Liab, Property, Real & Business Personal Prop, Workers' Comp **Carrier Status** Non-admitted **States** All States

### Risk Placement Services Sacramento

**Coverages** Crime, Equipment Breakdown, GL, Glass, Inland Marine, Liquor Liab, Professional Liab, Property  
**Carrier Status** Admitted, Non-admitted **States** CA

### Roush Insurance Services Inc.

**Coverages** Assault & Battery, Boiler & Machinery, Business Income, Business Interruption, CGL, Commercial Excess, Crime, Cyber Liab, D&O, E&O, EPLI, Equipment Breakdown, Excess Liab, Fire, GL, Inland Marine, Liability, Pollution, Professional Liab, Property, Real & Business Personal Prop, Tanning Liab, Theft, Tools & Equip, Trade Shows & Festivals  
**Carrier Status** Non-admitted **States** IA, IL, IN, MN, ND, OH, SD, WI

### SASSI - Salon & Spa Specialty Insurance

**Coverages** BOP, Business Income, Business Interruption, CGL, Fire, Fire Legal Liab, GL, Glass, Inland Marine, Liability, Medical Payments, Professional Liab, Property, Theft, Tools & Equip **Carrier Status** Admitted **States** All States except AK, HI, VA, WA

### Sovereign Group Int'l Inc.

**Coverages** Business Income, Business Interruption, CGL, EPLI, Fire, GL, Hail, Liability, Products Liab, Professional Liab, Property, Tanning Liab, Umbrella  
**Carrier Status** Non-admitted **States** MA, NJ, NY

### TAPCO Underwriters Inc.

**Coverages** GL, Products Liab, Professional Liab, Property  
**Carrier Status** Non-admitted **States** Most States

### Universal Insurance Programs

**Coverages** Abuse & Molestation, Business Income, Business Interruption, CGL, Crime, E&O, Employee Benefits, EPLI, Equipment Breakdown, Excess Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Identity Theft, Liability, Products Liab, Professional Liab, Property, Real & Business Personal Prop, Stop-Gap, Theft, Umbrella **Carrier Status** Admitted **States** All States

## Bed & Breakfasts

### Philadelphia Insurance Companies

**Coverages** Commercial Auto, Boiler & Machinery, Business Income, Care/Custody/Control, CGL, Crime, D&O, Employee Benefits, EPLI, Equipment Breakdown, Fiduciary Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Personal Property, Umbrella, Uninsured Motorists **Carrier Status** Admitted **States** All States except LA

## Bicycle Dealers/Distributors/Rentals/Manufacturers

### Markel

**Coverages** Workers' Comp **States** All States

## Billiard Parlors

### Gorst & Compass Insurance

**Coverages** Business Income, Liability, Liquor Liab, Property  
**Carrier Status** Non-admitted **States** CA

## Billing and Collection Services

### 5Star Specialty Programs

**Coverages** Workers' Comp, Workers' Comp Plus (Alternative)  
**Carrier Status** Admitted **States** All States

### Balance Partners - Maven

**Coverages** CGL, E&O, Excess Liab, Professional Liab  
**Carrier Status** Non-admitted **States** All States

## Boat Dealers

### Clear Marine Risk Solutions

**Coverages** Excess Liab, Liability, Marina Operators Legal, Piers & Docks, Property, Watersports Liab, Workers' Comp  
**Carrier Status** Admitted **States** All States except AK

### Meramec Secure Inc.

**Coverages** Product Extended Warranty, Service Contracts, Warranties, Extended **Carrier Status** Admitted  
**States** All States

### Personal Safeguards Group LLC

**Coverages** Product Extended Warranty, Service Contracts, Warranties, Extended **Carrier Status** Admitted  
**States** All States

## Boat Rental Firms

### Clear Marine Risk Solutions

**Coverages** Hull, Liability **Carrier Status** Admitted  
**States** All States

### Markel Personal Lines

**Coverages** Boats, Commercial Marine, Hull, Watercraft Liab  
**Carrier Status** Admitted **States** All States

### Sun Coast General Insurance Agency

**Coverages** GL, Physical Damage Rental Units, Watercraft Liab  
**Carrier Status** Admitted, Non-admitted  
**States** AK, AZ, CA, FL, NV, OR, UT, WA

## Bowling Alleys

### Markel

**Coverages** Workers' Comp **States** All States

### McGowan Allied Specialty Insurance

**Coverages** Auto Comm-Standard, CGL, Crime, Equipment Breakdown, Excess Liab, Hired & Non-owned Auto, Inland Marine, Property, Workers' Comp **Carrier Status** Admitted **States** All States

### Sports & Wellness Insurance

**Coverages** Abuse & Molestation, Accident & Health, Crime, Cyber Liab, D&O, GL, Hired & Non-owned Auto, Inland Marine, Property, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States

## Boys & Girls Clubs

### Care Providers Insurance Services

**Coverages** Abuse & Molestation, Accident & Health, Auto Comm-Standard, Business Interruption, Crime, D&O, EPLI, Excess Liab, GL, Inland Marine, Professional Liab, Property  
**Carrier Status** Admitted **States** All States

### Charity First Insurance Services Inc.

**Coverages** Abuse & Molestation, Auto Comm-Standard, Business Income, CGL, Cyber Liab, Property, Workers' Comp  
**Carrier Status** Admitted **States** All States

### Gateway Specialty Insurance

**Coverages** Abuse & Molestation, EPLI, GL, Nonprofit D&O, Professional Liab, Property, Umbrella **Carrier** Admitted, Non-admitted **States** All States except AK, HI, LA

### Great American Ins. Group, Specialty Human Services

**Coverages** Commercial Auto, Boiler & Machinery, Business Income, Business Interruption, CGL, Commercial Excess, Community/Social Svcs, Completed Operations Liab, Crime, Educator Legal Liab, Equipment Breakdown, Excess Liab, Fidelity, Fine Arts, Fire, Fire Legal Liab, GL, Historic Bldgs/Unique Property, Inland Marine, Legal Liab, Liability, Liquor Liab, Medical Payments, Misc Professional Liab, Professional Liab, Property, Real & Business Personal Prop, Sexual Misconduct, Umbrella **Carrier Status** Admitted  
**States** All States except HI, LA, OK

### Irwin Siegel Agency

**Coverages** Abuse & Molestation, Accident & Health, Commercial Auto, Boiler & Machinery, Business Income, CGL, Crime, Cyber Liab, D&O, Environmental Liab, EPLI, Equipment Breakdown, Excess Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Inland Marine, Nonprofit D&O, Professional Liab, Property, Sexual Misconduct, Student Accident, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States

### Nonprofits Insurance Alliance

**Coverages** Abuse & Molestation, Auto Comm-Standard, Auto Comm-Standard Phys Dmg, Blanket Add'l Insureds, Business Income, Business Interruption, CGL, Community/Social Svcs, Crime, Developmental Disabilities, EPLI, Fiduciary Liab, Fire Legal Liab, Hired & Non-owned Auto, Inland Marine, Mechanical Breakdown, Misc Professional Liab, Nonprofit D&O, Sexual Misconduct, Umbrella, Uninsured Motorists  
**Carrier Status** Non-admitted **States** Most States

### Philadelphia Insurance Companies

**Coverages** Abuse & Molestation, Commercial Auto, Boiler & Machinery, Business Income, Business Interruption, CGL, Crime, Cyber Liab, D&O, Employee Benefits, EPLI, Equipment Breakdown, Inland Marine, Participant Accident, Property, Umbrella **Carrier Status** Admitted **States** All States except LA

## Breweries and Distilleries

### Brewery Pak Insurance Programs

**Coverages** Auto Comm-Standard, Business Interruption, Cyber Liab, Equipment Breakdown, GL, Liquor Liab, Products Liab, Property, Umbrella **Carrier Status** Admitted  
**States** Most States

### Great American Insurance Group, Alternative Markets

**Coverages** Auto Comm-Standard, BOP, CGL, Inland Marine, Property, Umbrella, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

### Markel

**Coverages** Workers' Comp **Carrier Status** Admitted  
**States** All States

### Philadelphia Insurance Companies

**Coverages** Commercial Auto, Boiler & Machinery, Business Income, Business Interruption, CGL, Crime, D&O, Employee Benefits, EPLI, Equipment Breakdown, Fiduciary Liab, Fire Legal Liab, GL, Liquor Liab, Participant Accident, Professional Liab, Property, Real & Business Personal Prop, Umbrella  
**Carrier Status** Admitted **States** All States except LA

### Signature Specialty, LP

**Coverages** GL, Inland Marine, Liquor Liab, Products Liab, Property **Carrier Status** Non-admitted **States** All States

**Broadcasters****Amwins - 150+ Locations Worldwide**

**Coverages** Auto Comm-Standard, Business Interruption, Crime, GL, Inland Marine, Property, Umbrella  
**Carrier Status** Admitted **States** All States

**Campgrounds****K&K Insurance Group Inc.**

**Coverages** Auto Comm-Standard, Boiler & Machinery, CGL, Crime, D&O, EPLI, Inland Marine, Liquor Liab, Property, Workers' Comp **Carrier Status** Admitted  
**States** All States except FL

**Markel**

**Coverages** Workers' Comp **States** All States

**McGowan Allied Specialty Insurance**

**Coverages** Auto Comm-Standard, CGL, Crime, Equipment Breakdown, Excess Liab, Hired & Non-owned Auto, Inland Marine, Property, Workers' Comp **Carrier Status** Admitted  
**States** All States

**Camps****Great American Ins. Group, Specialty Human Services**

**Coverages** Commercial Auto, Boiler & Machinery, Business Income, CGL, Commercial Excess, Community/Social Svcs, Completed Operations Liab, Crime, Educator Legal Liab, Equipment Breakdown, Excess Liab, Fidelity, Fine Arts, Fire Legal Liab, GL, Historic Bldgs/Unique Property, Inland Marine, Legal Liab, Liability, Liquor Liab, Medical Payments, Misc Professional Liab, Property, Real & Business Personal Prop, Sexual Misconduct, Umbrella **Carrier Status** Admitted  
**States** All States except HI, LA, OK

**K&K Insurance Group Inc.**

**Coverages** Auto Comm-Standard, Business Income, Crime, GL, Hired & Non-owned Auto, Inland Marine, Property, Workers' Comp **Carrier Status** Admitted  
**States** All States except FL

**Markel**

**Coverages** Workers' Comp **States** All States

**Philadelphia Insurance Companies**

**Coverages** Abuse & Molestation, Commercial Auto, Boiler & Machinery, Business Income, Business Interruption, CGL, D&O, Employee Benefits, EPLI, Equipment Breakdown, Fiduciary Liab, Fire Legal Liab, Food Spoilage, GL, Identity Theft, Inland Marine, Participant Accident, Professional Liab, Property, Real & Business Personal Prop, Sexual Misconduct, Umbrella, Uninsured Motorists, Uninsured Personal Injury **Carrier Status** Admitted  
**States** All States except LA

**Sadler Insurance, Div. Of Specialty Program Group LLC**

**Coverages** Abuse & Molestation, CGL, Crime, EPLI, Equipment, Excess Liab, Hired & Non-owned Auto, Nonprofit D&O, Participant Accident, Watersports Liab  
**Carrier Status** Admitted **States** All States

**Sports & Wellness Insurance**

**Coverages** Abuse & Molestation, Accident & Health, Crime, Cyber Liab, D&O, GL, Hired & Non-owned Auto, Inland Marine, Property, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States

**Cannabis/Marijuana - Dispensary and Growers****Cannasure Insurance Services**

**Coverages** Business Income, Business Interruption, CGL, Completed Operations Liab, EPLI, Equipment, Products Liab, Professional Liability, Property, Stop-Gap  
**Carrier Status** Non-admitted **States** All States

**CIS Insurance Services - The Cannabis Insurance Co.**

**Coverages** Bailee/Customer Goods, Blanket Add'l Insureds, Builders Risk, Business Income, Care/Custody/Control, Cyber Liab, Equipment Breakdown, Excess Liab, Fire Legal Liab, GL, Products Liab, Property, Stop-Gap **States** All States

**Flux Insurance Services LLC**

**Coverages** Auto Comm-Standard, BOP, Cargo, CGL, Commercial Excess, Crime, Cyber Liab, D&O, E&O, Employee Benefits, EPLI, Hired & Non-owned Auto, Inland Marine, Products Liab, Professional Liab, Property, WC - Master Policies/ASO, Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted, Non-admitted **States** All States

**Integrated Specialty Coverages (ISC)**

**Coverages** Employee Benefits, GL, Hired & Non-owned Auto, Lessors Excess Liab, Products Liab, Property  
**Carrier Status** Non-admitted **States** Most States

**Legacy Employer Concepts LLC**

**Coverages** EPLI, Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted, Non-admitted **States** All States

**PEO Brokers Group**

**Coverages** WC - Master Policies/ASO, Workers' Comp, Workers' Comp Plus (Alternative) **States** All States

**SPG Wholesale**

**Coverages** GL, Property **Carrier Status** Non-admitted **States** All States

**StateFund First, a Div of Arthur J Gallagher & Co.**

**Coverages** Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted **States** CA

**Union General Insurance Services Inc.**

**Coverages** CGL, Equipment Breakdown, Excess Liab, Fire, GL, Inland Marine, Personal Property, Products Liab, Property, Theft, Umbrella **Carrier Status** Non-admitted  
**States** AZ, CA, NM, NV, OR, TX

**Car Washes****Markel**

**Coverages** Workers' Comp **States** All States

**Casinos****Distinguished Programs**

**Coverages** Cyber Liab, Liability, Umbrella  
**Carrier Status** Admitted, Non-admitted **States** All States

**Markel**

**Coverages** Workers' Comp **States** All States

**Caterers****InsuranceHelper.com**

**Coverages** Blanket Add'l Insureds, Blanket Waivers, CGL, Completed Operations Liab, GL, HNOA, Liability, Liquor Liab, Medical Payments, Personal Liab, Products Liab, Trade Shows & Festivals **Carrier Status** Non-admitted **States** All States

**Markel**

**Coverages** Workers' Comp **States** All States

**NEXT Insurance**

**Coverages** BOP, Cyber Liab, EPLI, Food Borne Illness, GL, Liquor Liab, Workers' Comp **Carrier Status** Admitted  
**States** All States

**The McGowan Companies**

**Coverages** Commercial Excess, Umbrella  
**Carrier Status** Admitted **States** All States

**XPT Specialty**

**Coverages** Business Income, Business Interruption, CGL, Fire, Fire Legal Liab, Liability, Medical Payments, New Occurrence, Products Liab, Property **Carrier Status** Admitted, Non-admitted **States** All States except AK

**Cemeteries****Brownyard Group**

**Coverages** Commercial Auto, Boiler & Machinery, Business Income, Business Interruption, CGL, Commercial Excess, Crime, Cyber Liab, D&O, E&O, EPLI, Equipment, Equipment Breakdown, Fine Arts, Fire, GL, Hail, Hired & Non-owned Auto, Inland Marine, Liability, Nonprofit D&O, Personal Property, Professional Liab, Property, Theft, Tools & Equip, Workers' Comp **Carrier Status** Admitted  
**States** All States except AK, FL, HI, WA

**Chemical Manufacturers/Distributors****Brownyard Group**

**Coverages** Blanket Add'l Insureds, Blanket Waivers, Business Income, Business Interruption, CGL, Employee Benefits, Fire, Fire Legal Liab, GL, Glass, Hired & Non-owned Auto, Inland Marine, Liability, Personal Property, Products Liab, Professional Liab, Property, Stop-Gap  
**Carrier Status** Non-admitted **States** All States

**ChemPlan - Chemical Insurance**

**Coverages** Auto Comm-Standard, CGL, Environmental Liab, Property, Umbrella **Carrier Status** Admitted **States** All States

**MAXIMUM**

**Coverages** Boiler & Machinery, Builders Risk, Business Income, Business Interruption, Catastrophe, Difference in Conditions, Earthquake, Equipment, Equipment Breakdown, GL, Hurricane, Property, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States

**NeitClem Wholesale Insurance Brokerage Inc.**

**Coverages** Blanket Add'l Insureds, Completed Operations Liab, Equipment, Foreign GL, Inland Marine, Liability, Pollution, Product Extended Warranty, Products Liab  
**Carrier** Admitted, Non-admitted **States** AZ, CA, NV, TX

**Child Care/Day Care Centers****Greene & Associates**

**Coverages** Commercial Excess, Umbrella **Carrier** Admitted, Non-admitted **States** All States except HI

**Indemnity Excess & Surplus Agency Inc.**

**Coverages** Abuse & Molestation, Add'l Expense, Business Income, CGL, Equipment Breakdown, Excess Liab, Professional Liab, Property **Carrier Status** Admitted, Non-admitted **States** AZ, CA, CO, FL, ID, NV, OR, TX, WA

**Markel**

**Coverages** Abuse & Molestation, Auto Comm-Standard, CGL, Crime, Cyber Liab, Inland Marine, Property, Student Accident, Umbrella, Workers' Comp **Carrier Status** Admitted  
**States** All States except HI

**Nonprofits Insurance Alliance**

**Coverages** Abuse & Molestation, Auto Comm-Standard, Auto Comm-Standard Phys Dmg, Blanket Add'l Insureds, Business Income, Business Interruption, CGL, Community/Social Svcs, Crime, Developmental Disabilities, EPLI, Fiduciary Liab, Fire Legal Liab, Hired & Non-owned Auto, Inland Marine, Liquor Liab, Mechanical Breakdown, Misc Professional Liab, Nonprofit D&O, Sexual Misconduct, Umbrella, Uninsured Motorists **Carrier Status** Non-admitted **States** Most States

**Walter General Agency (WGA)**

**Coverages** Abuse & Molestation, CGL, Excess Liability, GL, Professional Liability, Property, Umbrella  
**Carrier Status** Non-admitted **States** IL, MO

**Chiropractors****Integrated Specialty Coverages (ISC)**

**Coverages** Abuse & Molestation, Add'l Expense, Employee Benefits, GL, Hired & Non-owned Auto, Medical Professional  
**Carrier Status** Non-admitted **States** All States

**Markel**

**Coverages** Auto Comm-Standard, Excess Liab, GL, Property, Workers' Comp **States** All States except HI, LA

**Churches/Religious Institutions****AMIS/Alliance Marketing & Insurance Services LLC**

**Coverages** Auto Comm-Standard Liability, Auto Comm-Standard Phys Dmg, D&O, Equipment Breakdown, Liability, Property, Workers' Comp **Carrier Status** Admitted  
**States** All States

**Ashley General Agency**

**Coverages** Abuse & Molestation, EPLI, GL, Nonprofit D&O, Professional Liab, Property **Carrier Status** Non-admitted  
**States** TX

**Care Providers Insurance Services**

**Coverages** Abuse & Molestation, Accident & Health, Auto Comm-Standard, Crime, D&O, EPLI, Excess Liab, GL, Inland Marine, Professional Liab, Property **Carrier Status** Admitted  
**States** All States

**Element22 Insurance Services**

**Coverages** Catastrophe, Fire, Hurricane, Wind  
**Carrier Status** Non-admitted **States** AL, AR, FL, GA, KS, LA, MA, MS, NC, OK, PA, SC, TN, TX, VA

**Gateway Specialty Insurance**

**Coverages** Abuse & Molestation, EPLI, GL, Nonprofit D&O, Professional Liab, Property, Umbrella **Carrier** Admitted, Non-admitted **States** All States except AK, HI, LA

**Gorst & Compass Insurance**

**Coverages** CGL, Glass, Property **Carrier Status** Non-admitted  
**States** CA

**Irwin Siegel Agency**

**Coverages** Abuse & Molestation, Commercial Auto, Boiler & Machinery, Business Income, CGL, Crime, Cyber Liab, D&O, Excess Liab, GL, Inland Marine, Nonprofit D&O, Professional Liability, Property, Sexual Misconduct, Umbrella  
**Carrier Status** Admitted, Non-admitted **States** All States

**Markel**

**Coverages** Accident & Health, Medical, Workers' Comp  
**States** All States except HI

**Philadelphia Insurance Companies**

**Coverages** Abuse & Molestation, Commercial Auto, Boiler & Machinery, Business Income, Business Interruption, CGL, Crime, D&O, Employee Benefits, EPLI, Fiduciary Liab, Fine Arts, Fire Legal Liab, GL, Glass, Hired & Non-owned Auto, Identity Theft, Inland Marine, Participant Accident, Professional Liab, Property, Real & Business Personal Prop, Sexual Misconduct, Umbrella, Uninsured Motorists  
**Carrier Status** Admitted **States** All States except LA

**Promont Insurance Advisors**

**Coverages** CGL, Commercial Excess, Cyber Liab, D&O, Employee Benefits, EPLI, Excess Liab, Hired & Non-owned Auto, Professional Liab, Property, Religious Institutions  
**Carrier Status** Non-admitted **States** All States



## Union General Insurance Services Inc.

**Coverages** Abuse & Molestation, Blanket Add'l Insureds, Blanket Waivers, BOP, CGL, D&O, Equipment Breakdown, Excess Liab, Fire, GL, Glass, Hired & Non-owned Auto, Liability, Medical Payments, Nonprofit D&O, Professional Liab, Property, Religious Institutions, Theft **Carrier Status** Admitted, Non-admitted **States** AZ, CA, NM, NV, OR, TX

## Claims Adjusters

### Balance Partners - Maven

**Coverages** CGL, E&O, Excess Liab, Professional Liab **Carrier Status** Non-admitted **States** All States

## Commercial Building Owners

### Applied Underwriters Inc.

**Coverages** Builders Risk, Combo Personal & Commercial, Commercial Excess, Workers' Comp **Carrier Status** Admitted **States** All States

### Business Alliance Insurance Company

**Coverages** BOP, Equipment Breakdown **Carrier Status** Admitted **States** CA

### CID Insurance Programs Inc.

**Coverages** Apartment Package, BOP, Business Income, CGL, Commercial Excess, Crime, Cyber Liab, EPLI, Fidelity, GL, HNOA, Liability, Loss of Use, Property, Umbrella, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** AZ, CA, CO, ID, MD, NE, NM, NV, OR, PA, TN, TX, UT, VA, WA

### Continental Underwriters

**Coverages** Combo Personal & Commercial, Commercial Excess, Crime, Cyber Liab, Employee Benefits, Equipment Breakdown, GL, Inland Marine, Int'l Coverage - Commercial, Property, Umbrella, Wind, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

### DeCotis Specialty Insurance

**Coverages** Apartment House Package, Business Income, CGL, Commercial Excess, Flood, Medical Payments, Property, Vacant Building, Wind **Carrier Status** Non-admitted **States** CT, DC, DE, MA, MD, ME, NH, NJ, PA, RI, VA, VT

## Distinguished Programs

**Coverages** Boiler & Machinery, Builders Risk, CGL, GL, Property, Umbrella, Vacant Building **Carrier Status** Admitted, Non-admitted **States** All States

### Flow Insurance Services

**Coverages** Excess Flood, Flood **Carrier Status** Non-admitted **States** All States

### Greenwood General Insurance Agency

**Coverages** Historic Bldgs/Unique Property, Property, Vacant Building **States** AZ, CA, NV, OR, TX, WA

### Hinterland Insurance

**Coverages** Builders Risk, CGL, Property, Vacant Building **Carrier Status** Non-admitted **States** All States

### Joe Flood Insurance Brokerage, Inc. (JFIB)

**Coverages** Excess Flood, Flood, Deductible Buyback **States** Most States

### Keith D. Peterson & Company Inc.

**Coverages** Auto Comm-Standard, Boiler & Machinery, Builders Risk, Business Income, CGL, Crime, Cyber Liab, EPLI, Equip Breakdown, Professional Liab, Property, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

### MAXIMUM

**Coverages** Builders Risk, Business Income, Business Interruption, Catastrophe, Earthquake, Equipment, Equipment Breakdown, Flood, GL, Property, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States

### NeitClem Wholesale Insurance Brokerage Inc.

**Coverages** Assault & Battery, Business Income, CGL, COC, Difference in Conditions, Liability, Property **Carrier Status** Admitted, Non-admitted **States** AZ, CA, NV, TX

### Pennsylvania Lumbermens Mutual Insurance Company

**Coverages** Auto Comm-Standard, CGL, Commercial Marine, EPLI, Equipment Breakdown, Inland Marine, Liability, Property, Umbrella **Carrier Status** Admitted **States** All States

### Preferred Concepts LLC

**Coverages** Excess Liab, GL, Umbrella **Carrier Status** Admitted **States** All States

### Promont Insurance Advisors

**Coverages** CGL, Cyber Liab, Property **Carrier Status** Non-admitted **States** All States

### Roush Insurance Services Inc.

**Coverages** Apartments, Auto, Blanket Add'l Insureds, Blanket Waivers, Boiler & Machinery, Business Income & Interruption, CGL, Commercial Excess, Crime, D&O, E&O, EPLI, Excess Liab, Fire, Foreclosed Properties, GL, Historic Bldgs/Unique Property, Liability, OCP, Pollution Liab, Property, Rented Property, Tenant Discrimination, Vacant **Carrier Status** Non-admitted **States** IA, IL, IN, MN, ND, OH, SD, WI

## Southwest Risk

**Coverages** Builders Risk, CGL, Property, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States

## Sun Coast General Insurance Agency

**Coverages** BOP, Legal Liab, Lessors Contingent Liab, Lessors Contingent Phys Dmg, Liability, Property **Carrier Status** Admitted, Non-admitted **States** CA

## Victor Insurance Managers LLC

**Coverages** Builders Risk, Cyber Liab **Carrier Status** Admitted **States** All States except HI

## Commercial Marine Companies

### LIG Marine Managers

**Coverages** Boats, Builders Risk, Care/Custody/Control, CGL, Commercial Excess, Commercial Marine, Completed Operations Liab, Federal LHWCA, Foreign GL, Hull, Inland Marine, Legal Liab, Marina Operators Legal, Piers & Docks, Pollution Liab, Protection & Indemnity (P&I), Ship Repairs Legal, Umbrella, Wet Marine, Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted **States** All States

### Markel Personal Lines

**Coverages** Boats, Commercial Marine, Hull, Pollution Liab, Watercraft Liab **Carrier Status** Admitted **States** All States

### The American Equity Underwriters Inc.

**Coverages** MEL, USL&H, Workers' Comp **States** All States

## Community Associations

### Amwins - 150+ Locations Worldwide

**Coverages** Auto Comm-Standard, Crime, Earthquake, Equipment Breakdown, Flood, GL, Inland Marine, Property, Umbrella, Workers' Comp **Carrier Status** Admitted **States** All States

### CID Insurance Programs Inc.

**Coverages** Cyber Liab, D&O, EPLI, Excess Liab, Fidelity, GL, Property, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** AZ, CA, CO, ID, MD, NE, NM, NV, OR, PA, TN, TX, UT, VA, WA

## Community Association Insurance Solutions LLC

**Coverages** Crime, Workers' Comp **Carrier Status** Admitted **States** All States

## Distinguished Programs

**Coverages** CGL, Crime, D&O, GL, Property, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States

### GIG Insurance Group Inc.

**Coverages** Crime, D&O, EPLI, Workers' Comp **Carrier Status** Admitted **States** All States except AK, NY

### Indemnity Excess & Surplus Agency Inc.

**Coverages** D&O, EPLI, GL, Hired & Non-owned Auto, Property, Umbrella **Carrier Status** Admitted **States** All States except DC, LA, VT

### Kevin Davis Insurance Services

**Coverages** Crime, Cyber Liab, D&O, Excess Liab **Carrier Status** Admitted **States** All States

### MG Skinner & Associates

**Coverages** CGL, Crime, Cyber Liab, D&O, GL, Nonprofit D&O, Property, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States

### Starwind Community Associations

**Coverages** Boiler & Machinery, Business Income, CGL, Crime, Cyber Liab, Difference in Conditions, Employee Benefits, Environmental Liab, EPLI, Excess Flood, Fire, Garage Keepers Legal Liab, GL, Homeowners Pkg, Liability, Nonprofit D&O, Pool & Spa Liab, Property, Umbrella, Wind, Workers' Comp **Carrier Status** Non-admitted **States** AL, CA, FL, GA, KY, TN, TX

### The McGowan Companies

**Coverages** Commercial Excess, D&O, EPLI, Excess Liab, Fidelity, Fidelity Bonds, Fiduciary Liab, Umbrella **Carrier Status** Admitted **States** All States

## Community Banks/Credit Unions

### Proctor Loan Protector

**Coverages** Blanket Forced Placed, E&O, Excess Flood, Force Place Fire Cvr, Foreclosed Properties, High Valued Homes, Mobile Home Insurance, Mortgage Impairment, Mortgage REO Cvr, Rented Property, Residential Property **Carrier Status** Non-admitted **States** All States

### Ryan Specialty National Programs

**Coverages** Collateral Protection, Force Place Fire Cvr, GL, Mortgage Impairment, Mortgage REO Cvr, Property, Vacant Building **Carrier Status** Non-admitted **States** All States

### Unitas Financial Services

**Coverages** Blanket Forced Placed, Collateral Protection, Equipment, Flood, Force Place Fire Cvr, Mortgage Impairment, Mortgage REO Cvr **Carrier Status** Admitted, Non-admitted **States** All States except AK

## Community Health Centers

### Pro-Praxis Insurance

**Coverages** E&O, Professional Liab **Carrier Status** Admitted **States** All States

## Community/Social Services

### Builders & Tradesmen's Insurance Services Inc. (BTIS)

**Coverages** BOP, D&O **Carrier Status** Admitted, Non-admitted **States** All States except AK, NY

### Care Providers Insurance Services

**Coverages** Abuse & Molestation, Accident & Health, Auto Comm-Standard, Crime, D&O, EPLI, Excess Liab, GL, Inland Marine, Professional Liab, Property **Carrier Status** Admitted **States** All States

### Charity First Insurance Services Inc.

**Coverages** Abuse & Molestation, Auto Comm-Standard, Blanket Add'l Insureds, Business Income, CGL, Crime, Cyber Liab, EPLI, Inland Marine, Nonprofit D&O, Professional Liab, Property, Umbrella, Workers' Comp **Carrier Status** Admitted **States** All States

### Gateway Specialty Insurance

**Coverages** Abuse & Molestation, EPLI, GL, Nonprofit D&O, Professional Liab, Property, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States except AK, HI, LA

## Great American Ins. Group, Specialty Human Services

**Coverages** Abuse & Molestation, Auto Comm-Nonstandard, Blanket Add'l Insureds, Business Income, CGL, Commercial Excess, Community/Social Svcs, Crime, Educator Legal Liab, Employee Benefits, Equipment Breakdown, Excess Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Inland Marine, Misc Professional Liab, Professional Liab, Umbrella **Carrier Status** Admitted **States** All States except HI, LA, OK

### Irwin Siegel Agency

**Coverages** Abuse & Molestation, Accident & Health, Addiction Treatment, Commercial Auto, Boiler & Machinery, Business Income, CGL, Community/Social Svcs, Crime, Cyber Liab, D&O, Developmental Disabilities, Excess Liab, GL, Inland Marine, Mental Health Care, Nonprofit D&O, Professional Liab, Property, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States

### Negley Associates

**Coverages** CGL, Professional Liab **Carrier Status** Non-admitted **States** All States

## Nonprofits Insurance Alliance

**Coverages** Abuse & Molestation, Auto Comm-Standard, Auto Comm-Standard Phys Dmg, Blanket Add'l Insureds, Business Income, Business Interruption, CGL, Community/Social Svcs, Crime, Developmental Disabilities, EPLI, Fiduciary Liab, Fire Legal Liab, Hired & Non-owned Auto, Inland Marine, Liquor Liab, Mechanical Breakdown, Misc Professional Liab, Nonprofit D&O, Sexual Misconduct, Umbrella, Uninsured Motorists **Carrier Status** Non-admitted **States** Most States

### Philadelphia Insurance Companies

**Coverages** Abuse & Molestation, Commercial Auto, Boiler & Machinery, Business Income, Business Interruption, CGL, Crime, D&O, Employee Benefits, EPLI, Equipment Breakdown, Fiduciary Liab, Fire Legal Liab, Food Spoilage, GL, Hired & Non-owned Auto, Identity Theft, Participant Accident, Professional Liab, Property, Real & Business Personal Prop, Sexual Misconduct, Umbrella, Uninsured Motorists **Carrier Status** Admitted **States** All States except LA

### Venture Insurance Programs

**Coverages** Auto Comm-Standard, Crime, Cyber Liab, D&O, GL, Inland Marine, Liquor Liab, Medical Malpractice, Professional Liab, Property, Real & Business Personal Prop, Sexual Misconduct, Umbrella **Carrier Status** Admitted **States** All States

## Computer Consultants/Programmers/Designers

### Indemnity Excess & Surplus Agency Inc.

**Coverages** Cyber Liab, GL, Property, Technology E&O **Carrier Status** Admitted, Non-admitted **States** Most States

### Philadelphia Insurance Companies

**Coverages** BOP, E&O **Carrier Status** Admitted **States** All States except LA

### Professional Insurance Concepts

**Coverages** E&O, EPLI, Professional Liab **Carrier Status** Admitted **States** All States

### Professional Underwriters Agency (PUA)

**Coverages** Products Liab, Professional Liab **Carrier Status** Admitted, Non-admitted **States** All States

### RPS Technology & Cyber

**Coverages** BOP, Breach of Security, Business Income, Business Interruption, CGL, Completed Operations, Crime, Cyber Liab, D&O, E&O, Employee Benefits, EPLI, Excess Liab, Fidelity, Fidelity Bonds, Fiduciary Liab, HNOA, Liability, Media Liab, Products Liab, Professional Liab, Property, Technology E&O, Umbrella **Carrier Status** Admitted **States** All States except DC

**Concessionaires and Vendors****Alive Risk**

**Coverages** Abuse & Molestation, CGL, Event Cancellation, Excess Liab, Hired & Non-owned Auto, Prize Indemnification, Property, Workers' Comp  
**Carrier Status** Admitted, Non-admitted **States** All States

**InsuranceHelper.com**

**Coverages** Blanket Add'l Insureds, Blanket Waivers, CGL, Completed Operations Liab, GL, Hired & Non-owned Auto, Liability, Liquor Liab, Medical Payments, Personal Liab, Products Liab, Trade Shows & Festivals  
**Carrier Status** Non-admitted **States** All States

**Roush Insurance Services Inc.**

**Coverages** Bailee/Customer Goods, Care/Custody/Control, CGL, Commercial Marine, Equipment Breakdown, Excess Liab, Fire, Food Spoilage, Inland Marine, Liability, Liquor Liab, Medical Payments, Portable Equip, Property, Real & Business Personal Prop, Spoilage, Tools & Equip, Trade Shows & Festivals **Carrier Status** Non-admitted  
**States** IA, IL, IN, MN, ND, OH, SD, WI

**Concrete Pumper Firms****Norman-Spencer Agency LLC**

**Coverages** Auto Comm-Standard Liability, Auto Comm-Standard Phys Dmg, CGL, Inland Marine, Property, Umbrella  
**Carrier Status** Admitted **States** All States except DC, NY

**Condo Associations****Amalgamated Insurance Underwriters**

**Coverages** Boiler & Machinery, Earthquake, Flood, Property  
**Carrier Status** Non-admitted **States** All States except CO, FL, HI, LA, NY, TX

**Berkley Luxury Group, a W.R. Berkley Company**

**Coverages** CGL, Cyber Liab, GKLL, Hired & Non-owned Auto, Property **Carrier Status** Admitted, Non-admitted  
**States** AZ, CO, DC, GA, IL, IN, MA, MD, MI, MN, NC, NJ, NM, NY, OH, PA, SC, TN, VA, WI

**Commercial Sector Ins. Brokers, a Div of SPG Wholesale**

**Coverages** Catastrophe, CGL, Commercial Excess, Contingent Coverages, Equipment Breakdown, Excess Flood, Hurricane, Property, Umbrella, Wind  
**Carrier Status** Non-admitted **States** Most States

**Community Association Insurance Solutions LLC**

**Coverages** Crime, Workers' Comp **Carrier Status** Admitted  
**States** All States

**Distinguished Programs**

**Coverages** CGL, Crime, D&O, GL, Property, Umbrella  
**Carrier Status** Admitted, Non-admitted **States** All States

**Element22 Insurance Services**

**Coverages** Catastrophe, Hail, Hurricane, Property, Weather, Wind **Carrier Status** Non-admitted **States** AL, FL, GA, LA, NC, SC, TX, VA

**Flood Risk Solutions Inc.**

**Coverages** Additional Living Expense, Builders Risk, Business Income, Business Interruption, Commercial Excess, Excess Flood, Flood, Personal Property  
**Carrier Status** Non-admitted **States** All States

**HabPro Insurance**

**Coverages** Business Income, Equipment Breakdown, Hired & Non-owned Auto, Property **Carrier Status** Non-admitted  
**States** All States except AK, FL, HI, LA

**Kevin Davis Insurance Services**

**Coverages** Crime, Cyber Liab, D&O, Excess Liab  
**Carrier Status** Admitted **States** All States

**MG Skinner & Associates**

**Coverages** Boiler & Machinery, Crime, D&O, Earthquake, Excess Liab, Flood, GL, Property, Umbrella, Wind  
**Carrier Status** Admitted, Non-admitted **States** All States

**Philadelphia Insurance Companies**

**Coverages** Commercial Auto, Boiler & Machinery, Business Income, Business Interruption, CGL, Crime, Employee Benefits, Equipment Breakdown, Fire Legal Liab, GL, Hired & Non-owned Auto, Identity Theft, Inland Marine, Participant Accident, Professional Liab, Property, Real & Business Personal Prop, Umbrella, Uninsured Motorists  
**Carrier Status** Admitted **States** All States except LA

**Specialty Wholesale Ins.Solution (SWIS), a Div of SPG**

**Coverages** Crime, D&O, Liability, Pollution Liab, Property, Umbrella **Carrier Status** Admitted **States** CT, DC, MA, MD, NJ, NY, PA

**Starwind Community Associations**

**Coverages** Boiler & Machinery, Business Income, CGL, Crime, Cyber Liab, DIC, Employee Benefits, Environmental Liab, EPLI, Excess Flood, Fire, Flood, GKLL, GL, Liability, Nonprofit D&O, Pool & Spa Liab, Property, Umbrella, Wind, Workers' Comp **Carrier Status** Non-admitted  
**States** AL, CA, FL, GA, KY, TN, TX

**Condo/Homeowner Associations****Amalgamated Insurance Underwriters**

**Coverages** Boiler & Machinery, Earthquake, Flood, Property  
**Carrier Status** Non-admitted **States** All States except CO, FL, HI, LA, NY, TX

**Bass Underwriters**

**Coverages** GL, Professional Liab, Property **States** Most States

**Berkley Select | a Berkley Company**

**Coverages** E&O, EPLI, Nonprofit D&O  
**Carrier Status** Admitted, Non-admitted **States** All States

**Builders & Tradesmen's Insurance Services Inc. (BTIS)**

**Coverages** D&O, GL, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States except AK, NY

**Commercial Sector Ins. Brokers, a Div of SPG Wholesale**

**Coverages** Catastrophe, CGL, Commercial Excess, Contingent Coverages, Earthquake, Equipment Breakdown, Excess Flood, Hurricane, Property, Umbrella, Wind  
**Carrier Status** Non-admitted **States** Most States

**Community Association Insurance Solutions LLC**

**Coverages** Crime, Workers' Comp **Carrier Status** Admitted  
**States** All States

**DeCotis Specialty Insurance**

**Coverages** Business Income, CGL, Medical Payments, Property, Wind **Carrier Status** Non-admitted  
**States** CT, DE, MA, MD, ME, NH, NJ, RI, VA, VT

**Distinguished Programs**

**Coverages** CGL, Crime, D&O, GL, Property, Umbrella  
**Carrier Status** Admitted, Non-admitted **States** All States

**Flow Insurance Services**

**Coverages** Excess Flood, Flood **Carrier Status** Non-admitted  
**States** All States

**HabPro Insurance**

**Coverages** Business Income, Equipment Breakdown, Hired & Non-owned Auto, Property **Carrier Status** Non-admitted  
**States** All States except AK, FL, HI, LA

**Hull & Company**

**Coverages** Assault & Battery, CGL, D&O, Difference in Conditions, Equipment Breakdown, Excess Flood, GKLL, Property, Umbrella **Carrier Status** Non-admitted  
**States** All States

**Kevin Davis Insurance Services**

**Coverages** Crime, Cyber Liab, D&O, Excess Liab  
**Carrier Status** Admitted **States** All States

**Markel**

**Coverages** Workers' Comp **States** All States

**MG Skinner & Associates**

**Coverages** Boiler & Machinery, Crime, D&O, Earthquake, Excess Liab, Flood, GL, Property, Umbrella, Wind  
**Carrier Status** Admitted, Non-admitted **States** All States

**NeitClem Wholesale Insurance Brokerage Inc.**

**Coverages** GL, Property **Carrier Status** Admitted, Non-admitted **States** AZ, CA, NV, TX

**Philadelphia Insurance Companies**

**Coverages** Commercial Auto, Boiler & Machinery, Business Income, Business Interruption, CGL, Crime, Employee Benefits, Fire Legal Liab, GL, Hired & Non-owned Auto, Identity Theft, Inland Marine, Participant Accident, Professional Liab, Property, Real & Business Personal Prop, Umbrella, Uninsured Motorists **Carrier Status** Admitted  
**States** All States except LA

**Quirk & Company**

**Coverages** CGL, D&O, Excess Flood, Flood, Property  
**Carrier** Admitted, Non-admitted **States** LA, OK, OR, TX, WA

**Risk Placement Services Sacramento**

**Coverages** D&O, Property **Carrier Status** Admitted, Non-admitted **States** AZ

**South & Western General Agency Inc.**

**Coverages** GL, Nonprofit D&O, Professional Liab  
**Carrier Status** Non-admitted **States** AR, MS, OK, TN, TX

**Sovereign Group Int'l Inc.**

**Coverages** CGL, Commercial Excess, D&O, EPLI, Fire, GL, Liability, Professional Liability, Umbrella  
**Carrier Status** Non-admitted **States** MA, NJ, NY

**Starfish Specialty Insurance**

**Coverages** Crime, D&O, Excess Liab **States** All States

**Starwind Community Associations**

**Coverages** Boiler & Machinery, Business Income, CGL, Crime, Cyber Liab, Difference in Conditions, Employee Benefits, Environmental Liab, EPLI, Excess Flood, Fire, Flood, Garage Keepers Legal Liab, GL, Homeowners Package, Liability, Nonprofit D&O, Pool & Spa Liab, Property, Umbrella, Wind, Workers' Comp **Carrier Status** Non-admitted  
**States** AL, CA, FL, GA, KY, TN, TX

**TAPCO Underwriters Inc.**

**Coverages** D&O, GL, Property **Carrier Status** Non-admitted  
**States** Most States

**UCA General Insurance Services Inc.**

**Coverages** CGL, Cyber Liab, D&O, Equipment Breakdown, Fire Legal Liab, Hired & Non-owned Auto, Medical Payments, Property, Umbrella **Carrier Status** Non-admitted  
**States** AZ, CA, ID, NV, OR, UT, WA

**US Assure**

**Coverages** Builders Risk, Business Income, COC, Earthquake, Fire, Flood, Hail, High Valued Homes, Hurricane, Installation Floaters, Residential Property, Theft, Weather, Wind  
**Carrier Status** Admitted **States** All States

**Wilkoff Bonds**

**Coverages** Crime, Fidelity, Fidelity Bonds  
**Carrier Status** Admitted **States** All States

**Condominium Owners****Commercial Sector Ins. Brokers, a Div of SPG Wholesale**

**Coverages** Catastrophe, Contingent Coverages, Earthquake, Hurricane, Property, Wind **Carrier Status** Non-admitted  
**States** Most States

**Flood Risk Solutions Inc.**

**Coverages** Additional Living Expense, Builders Risk, Business Income, Business Interruption, Commercial Excess, Excess Flood, Flood, Personal Property  
**Carrier Status** Non-admitted **States** All States

**Flow Insurance Services**

**Coverages** Excess Flood, Flood **Carrier Status** Non-admitted  
**States** All States

**Indemnity Excess & Surplus Agency Inc.**

**Coverages** CGL, Hired & Non-owned Auto, Loss of Use, Rented Property, Residential Property, Umbrella  
**Carrier** Non-admitted **States** AZ, CA, CO, ID, NV, OR, TX, WA

**Markel**

**Coverages** Workers' Comp **States** All States

**MG Skinner & Associates**

**Coverages** Add'l Living Expense, Earthquake, Fine Arts, Flood, Food Spoilage, Homeowners Pkg, Loss of Use, Personal Liab, Personal Property, Personal Umbrella, Property, Theft, Umbrella, Wind **Carrier Status** Admitted, Non-admitted **States** All States

**REInsurePro**

**Coverages** Builders Risk, Business Income, CGL, Dwelling Fire, Earthquake, Equipment Breakdown, Flood, Foreclosed Properties, Hail, Hurricane, Liability, Medical Payments, Property, Real & Business Personal Prop, Rented Property, Residential Property, Tenant Discrimination, Theft, Vacant Building, Wind **Carrier Status** Non-admitted  
**States** All States except FL, LA, NY

**Construction Managers****PartnerOne Environmental**

**Coverages** E&O, Environmental Liab, Pollution, Pollution Liab, Transportation Pollution Liab **States** All States

**Pennsylvania Lumbermens Mutual Insurance Company**

**Coverages** Auto Comm-Standard, CGL, Commercial Marine, EPLI, Equipment Breakdown, Inland Marine, Liability, Property, Umbrella **Carrier Status** Admitted  
**States** All States

**Professional Underwriters Agency (PUA)**

**Coverages** Pollution Liab, Professional Liab  
**Carrier Status** Admitted, Non-admitted **States** All States

**Target Professional Programs**

**Coverages** E&O, Professional Liab  
**Carrier Status** Non-admitted **States** All States

**US Assure**

**Coverages** Builders Risk, Business Income, COC, Contractors Equip, Earthquake, Fire, Flood, High Valued Homes, Hurricane, Installation Floaters, Residential Property, Theft, Tools & Equip, Weather, Wind **Carrier Status** Admitted  
**States** All States

**Construction Wrap-Up****MAXIMUM**

**Coverages** Excess Liab, GL, Umbrella  
**Carrier Status** Admitted, Non-admitted  
**States** All States

**Wrap Up Insurance Solutions**

**Coverages** Excess Liab, Liability, Workers' Comp  
**Carrier Status** Admitted, Non-admitted  
**States** All States



## Consultants-All Kinds

### 5Star Specialty Programs

Coverages Workers' Comp, Workers' Comp Plus (Alternative)  
*Carrier Status* Admitted *States* All States

### AMIS/Alliance Marketing & Insurance Services LLC

Coverages BOP, Commercial Auto, Liability, Professional Liab, Property, Workers' Comp *Carrier Status* Admitted *States* All States

### Norman-Spencer International Inc.

Coverages E&O, Professional Liab *Carrier Status* Admitted *States* All States except AK, HI

### Professional Insurance Concepts

Coverages E&O, EPLI, Professional Liab  
*Carrier Status* Admitted *States* All States

### Professional Underwriters Agency (PUA)

Coverages E&O, Professional Liab *Carrier Status* Admitted, Non-admitted *States* All States

### Western Surplus Lines Agency Inc.

Coverages Blanket Add'l Insureds, Blanket Waivers, CGL, Contractors Equip, Control of Well, Excess Liab, Inland Marine, Medical Payments, Misc Professional Liab, Pollution Liab *Carrier Status* Non-admitted *States* LA, ND, NM, OK, TX

## Consultants-Environmental

### Access E&S Insurance Services

Coverages Excess Liab, Liability, Pollution Liab, Professional Liab *Carrier Status* Non-admitted *States* AR, DC, DE, GA, IL, MD, NC, NJ, NY, OH, PA, SC, TN, TX, VA

### Commercial Sector Ins. Brokers, a Div of SPG Wholesale

Coverages CGL, Commercial Excess, Contractors Equip, Environmental Liab, Misc Professional Liab, Professional Liab, Umbrella *Carrier Status* Non-admitted *States* Most States

### Freberg Environmental Inc.

Coverages CGL, E&O, Environmental Liab, EPLI, GL, Hired & Non-owned Auto, Pollution, Pollution Liab, Professional Liab, Transportation Pollution Liab, Umbrella  
*Carrier Status* Non-admitted *States* All States

### Keith D. Peterson & Company Inc.

Coverages GL, Hired & Non-owned Auto, Professional Liab, Umbrella *Carrier Status* Admitted, Non-admitted *States* All States

### PartnerOne Environmental

Coverages CGL, E&O, Pollution *Carrier Status* Non-admitted *States* All States

### SPG Environmental

Coverages CGL, E&O, Environmental Liab, Pollution, Pollution Liab, Transportation Pollution Liab, Workers' Comp *States* All States

### Victor Insurance Managers LLC

Coverages Business Interruption, Cyber Liab, E&O, Liability, Pollution, Pollution Liability, Professional Liability  
*Carrier Status* Admitted, Non-admitted *States* All States

## Contractors

### Amwins - 150+ Locations Worldwide

Coverages Equipment, Excess Liab, GL, Umbrella  
*Carrier Status* Admitted, Non-admitted *States* All States

### Applied Underwriters Inc.

Coverages Builders Risk, Commercial Excess, Workers' Comp *Carrier Status* Admitted *States* All States

### Ascendant Insurance Solutions

Coverages Auto Comm-Standard, Contractors Equip, Excess Liab, GL, Workers' Comp *Carrier Status* Admitted *States* AL, AZ, CA, CO, CT, DC, FL, GA, IL, KY, LA, MA, MD, NC, NJ, NM, NV, NY, PA, SC, TN, TX, VA, VT, WY

### Ashley General Agency

Coverages CGL, Commercial Excess, GL, Inland Marine, Professional Liab *Carrier Status* Non-admitted *States* TX

### Builders & Tradesmen's Insurance Services Inc. (BTIS)

Coverages Auto Comm-Nonstandard, Auto Comm-Standard, Builders Risk, CGL, COC, Contractors Equip, Excess Liability, GL, Inland Marine, Property, Workers' Comp *Carrier Status* Admitted, Non-admitted *States* All States except AK, FL, HI, MD, NY, VT

### CID Insurance Programs Inc.

Coverages Blanket Add'l Insureds, Contractors Equip, Crime, Equipment Breakdown, Excess Liab, Inland Marine, Medical Payments, Pollution Liab, Professional Liab, Property  
*Carrier Status* Admitted, Non-admitted *States* AZ, CA, CO, MD, NM, NV, OR, TN, TX, UT, VA, WA

### Construction Insurance Services LLC

Coverages Excess Liab, GL *Carrier Status* Non-admitted *States* All States

### Cowbell Cyber

Coverages Breach of Security, Business Income, Business Interruption, Cyber Liab *Carrier Status* Admitted *States* All States except HI

### CRC Insurance Services

Coverages Excess Liab, GL *Carrier Status* Non-admitted *States* All States except NY

### Frank Winston Crum Insurance

Coverages Excess Liab, GL, Workers' Comp  
*Carrier Status* Admitted *States* Most States

### Greene & Associates

Coverages CGL, GL *Carrier Status* Non-admitted *States* NY

### Greenwood General Insurance Agency

Coverages GL, Insurance Broker Bonds  
*States* AZ, CA, OR, TX, WA

### Gridiron Insurance Underwriters Inc.

Coverages Excess Liab, GL *Carrier Status* Admitted, Non-admitted *States* NJ, NY

### Hinterland Insurance

Coverages CGL, Inland Marine *Carrier Status* Non-admitted *States* CA

### Integrated Specialty Coverages (ISC)

Coverages Blanket Add'l Insureds, Blanket Waivers, BOP, Builders Risk, CGL, COC, Contractors Equip, Contractors License Bonds, GL, Inland Marine, Motor Truck Cargo, Non-Trucking Liability, Pollution, Professional Liab, Tools & Equip, Workers' Comp *Carrier Status* Non-admitted *States* All States

### JC Wilson Consulting Inc.

Coverages Boiler & Machinery, Equipment Breakdown, Product Extended Warranty, Service Contracts, Warranties, Extended *Carrier Status* Admitted *States* All States

### National Elevator Insurance Solutions / HUB International

Coverages Auto Comm-Standard, GL, Installation Floaters, OCP, Property, Umbrella, Workers' Comp  
*Carrier Status* Admitted *States* All States except HI

### National Indemnity Company

Coverages Auto Comm-Nonstandard, Auto Comm-Nonstandard Phys Dmg, Liability, Medical Payments, Products Liab, Uninsured Motorists *Carrier Status* Admitted, Non-admitted *States* All States except HI, MA, NJ, NY

### NeitClem Wholesale Insurance Brokerage Inc.

Coverages Blanket Add'l Insureds, Completed Operations Liab, Contractors Equip, Excess Liab, Hired & Non-owned Auto, Liability, Medical Payments, Pollution, Pollution Liab, Professional Liab, Residential 'wrap-up', Tools & Equip, Umbrella *Carrier Status* Admitted, Non-admitted *States* AZ, CA, NV, TX

### NEXT Insurance

Coverages CGL, E&O, Equipment, Professional Liab  
*Carrier Status* Admitted *States* All States

### Omaha National

Coverages Workers' Comp *Carrier Status* Admitted *States* Most States

### Oryx Insurance Brokerage Inc.

Coverages Auto Comm-Standard, GL, Umbrella, Workers' Comp *Carrier Status* Admitted *States* CT, DE, MD, NJ, NY, PA, VT

### PEO Brokers Group

Coverages WC - Master Policies/ASO, Workers' Comp, Workers' Comp Plus (Alternative) *States* All States

### Philadelphia Insurance Companies

Coverages Commercial Auto, Boiler & Machinery, Business Income, Care/Custody/Control, CGL, Crime, D&O, Employee Benefits, EPLI, Equipment Breakdown, Fiduciary Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Identity Theft, Legal Expense Ins, Personal Property, Professional Liab, Protection & Indemnity (P&I), Umbrella, Uninsured Motorists *Carrier Status* Admitted, Non-admitted *States* All States except LA, NY

### Professional Underwriters Agency (PUA)

Coverages Pollution Liab, Professional Liab *States* All States

### REinsurePro

Coverages Blanket Add'l Insureds, Blanket Waivers, CGL, Completed Operations Liab, Excess Liab, Products Liab  
*Carrier Status* Non-admitted *States* All States except CO, LA, NJ, NY

### Risk Placement Services Sacramento

Coverages Auto Comm-Standard, Blanket Add'l Insureds, Contractors Equip, EPLI, Equipment, GL, Property  
*Carrier Status* Non-admitted *States* CA

### Roosevelt Road Specialty

Coverages Auto Comm-Standard, Excess Auto, Excess Liab, GL *Carrier Status* Admitted *States* AL, AZ, CA, CT, FL, GA, LA, MA, NC, NJ, NM, NY, PA, SC, TX, VA

### Roush Insurance Services Inc.

Coverages Auto Comm-Standard, Blanket Add'l Insureds, Blanket Waivers, Boiler & Machinery, Builders Risk, Business Income, Business Interruption, CGL, Commercial Excess, Completed Operations Liab, Contractors Equip, Contractors License Bonds, Crime, D&O, E&O, Environmental Liab, EPLI, Equipment, Excess Liab, Fire, GL, Herbicide & Pesticide, Hired & Non-owned Auto, Inland Marine, Installation Floaters, Liability, Mechanical Breakdown, Medical Payments, OCP, Pollution, Pool & Spa Liab, Portable Equip, Property, Real & Business Personal Prop, Theft, Tools & Equip, Vacant Building  
*Carrier Status* Non-admitted *States* IA, IL, IN, MN, ND, OH, SD, WI

### Shield Commercial Insurance Services

Coverages BOP, CPPL, Excess Liab, GL, Inland Marine, Pollution, Professional Liab, Workers' Comp  
*Carrier Status* Non-admitted *States* Most States

### StateFund First, a Div of Arthur J Gallagher & Co.

Coverages Workers' Comp, Workers' Comp Plus (Alternative)  
*Carrier Status* Admitted *States* CA

### TAPCO Underwriters Inc.

Coverages Blanket Add'l Insureds, GL, Products Liab, Property *Carrier Status* Non-admitted *States* Most States

### The McGowan Companies

Coverages Commercial Excess, Excess Liab, Umbrella  
*States* All States

### Union General Insurance Services Inc.

Coverages Equipment, GL, Inland Marine *Carrier Status* Admitted, Non-admitted *States* AZ, CA, NM, NV, OR, TX

### US Assure

Coverages Builders Risk, Business Income, COC, Contractors Equip, Earthquake, Fire, Flood, Hail, High Valued Homes, Hurricane, Installation Floaters, Residential Property, Theft, Tools & Equip, Weather, Wind *Carrier Status* Admitted *States* All States

### Virtue Risk Partners LLC

Coverages Auto Comm-Standard, CGL, Commercial Excess, E&O, Environmental Liab, Workers' Comp  
*Carrier Status* Non-admitted *States* All States

### Walter General Agency (WGA)

Coverages Auto Comm-Nonstandard, Auto Comm-Standard, Blanket Add'l Insureds, Blanket Waivers, Builders Risk, Business Income, Business Interruption, CGL, Commercial Excess, Completed Operations Liab, Contractors Equip, Difference in Conditions, Equipment Breakdown, Excess Liab, Fire, Inland Marine, Installation Floaters, Liability, Medical Payments, OCP, Property, Tools & Equip, Umbrella  
*Carrier Status* Non-admitted *States* AR, IA, IL, IN, KS, KY, MO, OK, TN

### XPT Specialty

Coverages Blanket Add'l Insureds, Builders Risk, CGL, COC, Completed Operations Liab, Contractors Equip, Fire Legal Liab, Medical Payments, New Occurrence, Pollution Liab, Tools & Equip *Carrier Status* Admitted, Non-admitted *States* All States except AK

## Contractors-Air Conditioning

### Builders & Tradesmen's Insurance Services Inc. (BTIS)

Coverages Auto Comm-Nonstandard, Auto Comm-Standard, Builders Risk, CGL, COC, Contractors Equip, Excess Liability, GL, Inland Marine, Property, Workers' Comp *Carrier Status* Admitted, Non-admitted *States* All States except AK, FL, HI, MD, NY, VT

### Frank Winston Crum Insurance

Coverages Excess Liab, GL, Workers' Comp  
*Carrier Status* Admitted *States* Most States

### Greene & Associates

Coverages CGL, GL *Carrier Status* Non-admitted *States* NY

### Gridiron Insurance Underwriters Inc.

Coverages Excess Liab, GL *Carrier Status* Non-admitted *States* NJ, NY

### Integrated Specialty Coverages (ISC)

Coverages CGL, GL *Carrier Status* Non-admitted *States* All States

### Legacy Employer Concepts LLC

Coverages EPLI, Workers' Comp, Workers' Comp Plus (Alternative) *Carrier Status* Admitted, Non-admitted *States* All States

### Norman-Spencer Agency LLC

Coverages GL, Inland Marine, Property, Umbrella, Workers' Comp *Carrier Status* Non-admitted *States* All States

### Omaha National

Coverages Workers' Comp *Carrier Status* Admitted *States* Most States

**Oryx Insurance Brokerage Inc.**

**Coverages** Auto Comm-Standard, GL, Umbrella, Workers' Comp **Carrier Status** Admitted **States** CT, DE, MD, NJ, NY, PA, VT

**REInsurePro**

**Coverages** Blanket Add'l Insureds, Blanket Waivers, CGL, Completed Operations Liab, Excess Liab, Products Liab **Carrier Status** Non-admitted **States** All States except CO, LA, NJ, NY

**Shield Commercial Insurance Services**

**Coverages** BOP, CPPL, Excess Liab, GL, Inland Marine, Pollution, Professional Liab, Workers' Comp **Carrier Status** Non-admitted **States** Most States

**Contractors-Alarm****Brownyard Group**

**Coverages** Assault & Battery, Auto Comm-Standard, Blanket Add'l Insureds, Care/Custody/Control, CGL, Commercial Excess, Crime, E&O, Excess Liab, Fidelity, Fidelity Bonds, Fire Legal Liab, GL, Inland Marine, Liability, Lost Key, Professional Liab, Property **Carrier Status** Admitted **States** All States except NE

**Frank Winston Crum Insurance**

**Coverages** Excess Liab, GL, Workers' Comp **Carrier Status** Admitted **States** Most States

**Integrated Specialty Coverages (ISC)**

**Coverages** CGL, GL **Carrier Status** Non-admitted **States** All States

**Integrated Underwriters ®**

**Coverages** Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted, Non-admitted **States** Most States

**Omaha National**

**Coverages** Workers' Comp **Carrier Status** Admitted **States** Most States

**Philadelphia Insurance Companies**

**Coverages** Commercial Auto, Boiler & Machinery, Business Income, Care/Custody/Control, CGL, Crime, D&O, Employee Benefits, EPLI, Equipment Breakdown, Fiduciary Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Identity Theft, Legal Expense Ins, Personal Property, Professional Liab, Protection & Indemnity (P&I), Umbrella, Uninsured Motorists **Carrier Status** Admitted **States** All States except LA

**REInsurePro**

**Coverages** Blanket Add'l Insureds, Blanket Waivers, CGL, Completed Operations Liab, Excess Liab, Products Liab **Carrier Status** Non-admitted **States** All States except CO, LA, NJ, NY

**Ryan Specialty National Programs**

**Coverages** Auto Comm-Nonstandard, Care/Custody/Control, E&O, Excess Liability, GL, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

**Contractors-Artisan****AllComp Solutions**

**Coverages** Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted **States** All States

**Apollo General Ins. Agency Inc.**

**Coverages** Auto Comm-Standard Liability, Auto Comm-Standard Phys Dmg, Blanket Waivers, CGL, Commercial Excess, Contractors Equipmnt, Contractors License Bonds, EPLI, Equipment, Excess Liability, Fire, Pollution **Carrier Status** Non-admitted **States** All States except AK, HI

**Builders & Tradesmen's Insurance Services Inc. (BTIS)**

**Coverages** Auto Comm-Nonstandard, Auto Comm-Standard, Builders Risk, CGL, COC, Contractors Equipment, Excess Liability, GL, Inland Marine, Property, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States except AK, FL, HI, MD, NY, VT

**Frank Winston Crum Insurance**

**Coverages** Excess Liab, GL, Workers' Comp **Carrier Status** Admitted **States** Most States

**Greene & Associates**

**Coverages** CGL, GL **Carrier Status** Non-admitted **States** NY

**Greenwood General Insurance Agency**

**Coverages** Blanket Add'l Insureds, CGL, Commercial Excess, Contractors License Bonds, E&O, GL **Carrier Status** Non-admitted **States** AZ, CA, OR, TX, WA

**Hinterland Insurance**

**Coverages** CGL, Inland Marine **Carrier Status** Non-admitted **States** CA

**Integrated Specialty Coverages (ISC)**

**Coverages** Blanket Add'l Insureds, Blanket Waivers, BOP, CGL, COC, Commercial Excess, Contractors License Bonds, E&O, GL, Inland Marine, Liquor Liab, Motor Truck Cargo, Pollution, Workers' Comp **Carrier Status** Non-admitted **States** All States

**Integrated Underwriters ®**

**Coverages** Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted, Non-admitted **States** Most States

**Lancer Insurance Company**

**Coverages** Auto Comm-Standard, Auto Comm-Standard Liability, Auto Comm-Standard Physical Damage **Carrier Status** Admitted **States** CT, NJ, NY, PA

**Legacy Employer Concepts LLC**

**Coverages** EPLI, Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted, Non-admitted **States** All States

**Logic Underwriters, a PCF Company**

**Coverages** GL, Umbrella, Workers' Comp **Carrier Status** Non-admitted **States** TX

**Markel**

**Coverages** Auto Pers-Standard, Excess Liab, GL, Inland Marine, Workers' Comp **States** AK, AL, CA, CO, DC, FL, GA, HI, IL, LA, MA, MN, MS, MT, ND, NJ, NM, NV, NY, SC, SD, TX, WA, WV, WY

**MiniCo Insurance Agency, a Jencap Company**

**Coverages** Commercial Auto, Blanket Add'l Insureds, Builders Risk, CGL, Contractors Equip, Crime, Property, Tools & Equip **Carrier Status** Admitted, Non-admitted **States** AZ, CA, NV

**Norman-Spencer Agency LLC**

**Coverages** Auto Comm-Standard Phys Dmg, GL, Property, Tools & Equipment, Umbrella, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

**Omaha National**

**Coverages** Workers' Comp **Carrier Status** Admitted **States** Most States

**Oryx Insurance Brokerage Inc.**

**Coverages** Auto Comm-Standard, GL, Umbrella, Workers' Comp **Carrier Status** Admitted **States** CT, DE, MD, NJ, NY, PA, VT

**Quirk & Company**

**Coverages** Commercial Excess, GL, Property **Carrier Status** Non-admitted **States** AL, AR, AZ, LA, MO, ND, NM, OK, TN, TX, WA, WY

**REInsurePro**

**Coverages** Blanket Add'l Insureds, Blanket Waivers, CGL, Completed Operations Liab, Excess Liab, Products Liab **Carrier Status** Non-admitted **States** All States except CO, LA, NJ, NY

**Risk Placement Services Sacramento**

**Coverages** Cyber Liab, Equipment, GL, Property **Carrier Status** Admitted, Non-admitted **States** CA

**Shield Commercial Insurance Services**

**Coverages** BOP, CPPL, Excess Liab, GL, Inland Marine, Pollution, Professional Liab, Workers' Comp **Carrier Status** Non-admitted **States** Most States

**Southwest Risk**

**Coverages** Blanket Add'l Insureds, Blanket Waivers, CGL, Umbrella **Carrier Status** Non-admitted **States** All States

**Sovereign Group Int'l Inc.**

**Coverages** Builders Risk, CGL, Commercial Excess, Completed Operations Liability, Contractors Equipment, EPLI, Fire, GL, Professional Liability, Property, Umbrella **Carrier Status** Non-admitted **States** MA, NJ, NY

**SPG Wholesale**

**Coverages** GL, Inland Marine **Carrier Status** Non-admitted **States** All States

**Target Managers Insurance Services**

**Coverages** Auto Comm-Standard, Builders Risk, Contractors Equip, Contractors License Bonds, Environmental Liab, EPLI, Excess Liab, GL, Inland Marine, OCP, Professional Liab, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

**The McGowan Companies**

**Coverages** Commercial Excess, Excess Liab, Umbrella **States** All States

**Contractors-Crane & Rigging****Apollo General Ins. Agency Inc.**

**Coverages** Auto Comm-Standard, Blanket Add'l Insureds, Blanket Waivers, CGL, Contractors Equip, Contractors License Bonds, Employee Benefits, Environmental Liab, Excess Liab, Fidelity, Fidelity Bonds, Inland Marine, On-Hook Cargo, Performance & Payment Bonds, Pollution, Property, Railroad Protective Liab, Real & Business Personal Prop, Stop-Gap, Tools & Equip, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States except AK, HI

**Contractors-Demolition****Apollo General Ins. Agency Inc.**

**Coverages** Auto Comm-Standard, Blanket Add'l Insureds, Blanket Waivers, CGL, Contractors Equip, Contractors License Bonds, Employee Benefits, Environmental Liab, EPLI, Equipment, Excess Liab, Fidelity, Fidelity Bonds, Inland Marine, Performance & Payment Bonds, Pollution, Property, Railroad Protective Liab, Stop-Gap, Tools & Equip, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

**Jencap Specialty Insurance Services (Environmental)**

**Coverages** Pollution, Pollution Liab **Carrier Status** Non-admitted **States** All States

**Norman-Spencer Agency LLC**

**Coverages** Auto Comm-Standard Liability, Auto Comm-Standard Phys Dmg, Excess Liab, GL, Property, Tools & Equip **Carrier Status** Admitted, Non-admitted **States** All States except NY

**PartnerOne Environmental**

**Coverages** CGL, E&O, Environmental Liab, Pollution, Pollution Liab, Transportation Pollution Liab, Workers' Comp **States** All States

**SPG Environmental**

**Coverages** CGL, E&O, Environmental Liab, Pollution, Pollution Liab, Transportation Pollution Liab, Workers' Comp **States** All States

**Contractors-Electrical****Builders & Tradesmen's Insurance Services Inc. (BTIS)**

**Coverages** Auto Comm-Nonstandard, Auto Comm-Standard, Builders Risk, CGL, COC, Contractors Equip, Excess Liab, GL, Inland Marine, Property, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States except AK, FL, HI, MD, NY, VT

**Frank Winston Crum Insurance**

**Coverages** Excess Liab, GL, Workers' Comp **Carrier Status** Admitted **States** Most States

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844-761-8400

[sales@omahanational.com](mailto:sales@omahanational.com)



## Greene & Associates

Coverages CGL, GL **Carrier Status** Non-admitted **States** NY

## Integrated Specialty Coverages (ISC)

Coverages CGL, GL **Carrier Status** Non-admitted **States** All States

## Integrated Underwriters ®

Coverages Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted, Non-admitted **States** Most States

## Legacy Employer Concepts LLC

Coverages EPLI, Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted, Non-admitted **States** All States

## Markel

Coverages Auto Comm-Standard, Excess Liab, GL, Inland Marine, Workers' Comp **States** AK, AL, CA, CO, DC, FL, GA, HI, IL, LA, MA, MN, MS, MT, ND, NJ, NM, NV, NY, SC, SD, TX, WA, WV, WY

## Oryx Insurance Brokerage Inc.

Coverages Auto Comm-Standard, GL, Umbrella, Workers' Comp **Carrier Status** Admitted **States** CT, DE, MD, NJ, NY, PA, VT

## REInsurePro

Coverages Blanket Add'l Insureds, Blanket Waivers, CGL, Completed Operations Liab, Excess Liab, Products Liab **Carrier Status** Non-admitted **States** All States except CO, LA, NJ, NY

## Ryan Specialty National Programs

Coverages E&O, Excess Liab, GL, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

## Shield Commercial Insurance Services

Coverages BOP, CPPL, Excess Liab, GL, Inland Marine, Pollution, Professional Liab, Workers' Comp **Carrier Status** Non-admitted **States** Most States

## Contractors-Elevators

### National Elevator Insurance Solutions / HUB International

Coverages Auto Comm-Standard, GL, Installation Floaters, OCP, Property, Umbrella, Workers' Compensation **Carrier Status** Admitted **States** All States except HI

## Contractors-Environmental

### Amwins - 150+ Locations Worldwide

Coverages GL, Pollution Liab, Professional Liab **Carrier Status** Admitted, Non-admitted **States** All States

## Integrated Specialty Coverages (ISC)

Coverages CGL, GL **Carrier Status** Non-admitted **States** All States

## Jencap Specialty Insurance Services (Environmental)

Coverages Auto Comm-Standard, GL, Pollution, Pollution Liab, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

## PartnerOne Environmental

Coverages CGL, E&O, Pollution **Carrier Status** Non-admitted **States** All States

## Philadelphia Insurance Companies

Coverages Commercial Auto, Boiler & Machinery, Business Income, Care/Custody/Control, CGL, Crime, D&O, Employee Benefits, EPLI, Equipment Breakdown, Fiduciary Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Identity Theft, Legal Expense Ins, Personal Property, Professional Liab, Protection & Indemnity (P&I), Umbrella, Uninsured Motorists **Carrier Status** Admitted, Non-admitted **States** All States except LA, NY

## Quirk & Company

Coverages CGL, Contractors Equip, D&O, E&O, Environmental Liab, Equipment, Excess Flood, Excess Liab, Flood, Kidnap/Ransom, Pollution Liab, Professional Liab, Property **Carrier Status** Non-admitted **States** LA, OK, OR, TX, WA

## SPG Environmental

Coverages CGL, E&O, Environmental Liab, Pollution, Pollution Liab, Transportation Pollution Liab, Workers' Comp **States** All States

## Virtue Risk Partners LLC

Coverages Auto Comm-Standard, CGL, Commercial Excess, E&O, Environmental Liab, Workers' Comp **Carrier Status** Non-admitted **States** All States

## Contractors-Excavating/Grading

### Builders & Tradesmen's Insurance Services Inc. (BTIS)

Coverages Auto Comm-Nonstandard, Auto Comm-Standard, CGL, COC, Contractors Equip, Excess Liab, GL, Inland Marine, Property, Umbrella, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States except AK, FL, HI, MD, NY, VT

### Commercial Sector Ins. Brokers, a Div of SPG Wholesale

Coverages CGL, Commercial Excess, Completed Operations Liab, E&O, Excess Liab, GL, Liability, Professional Liab, Umbrella **Carrier Status** Non-admitted **States** Most States

## Integrated Specialty Coverages (ISC)

Coverages CGL, GL **Carrier Status** Non-admitted **States** All States

## Integrated Underwriters ®

Coverages Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted, Non-admitted **States** Most States

## Legacy Employer Concepts LLC

Coverages EPLI, Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted, Non-admitted **States** All States

## NeitClem Wholesale Insurance Brokerage Inc.

Coverages Blanket Add'l Insureds, Completed Operations Liab, Contractors Equip, Excess Liab, Hired & Non-owned Auto, Liability, Medical Payments, Pollution, Pollution Liab, Professional Liab, Residential `wrap-up`, Tools & Equip, Umbrella **Carrier Status** Admitted, Non-admitted **States** AZ, CA, NV, TX

## Omaha National

Coverages Workers' Comp **Carrier Status** Admitted **States** Most States

## Oryx Insurance Brokerage Inc.

Coverages Auto Comm-Standard, GL, Umbrella, Workers' Comp **Carrier Status** Admitted **States** CT, DE, MD, NJ, NY, PA, VT

## Contractors-Fire & Water Restoration

### Jencap Specialty Insurance Services (Environmental)

Coverages Pollution, Pollution Liab **Carrier Status** Non-admitted **States** All States

## Legacy Employer Concepts LLC

Coverages EPLI, Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted, Non-admitted **States** All States

## PartnerOne Environmental

Coverages CGL, E&O, Environmental Liab, Pollution, Pollution Liab, Transportation Pollution Liab, Workers' Comp **States** All States

## Ryan Specialty National Programs

Coverages E&O, Excess Liab, GL, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

## SPG Environmental

Coverages CGL, E&O, Environmental Liab, Pollution, Pollution Liab, Transportation Pollution Liab, Workers' Comp **States** All States

## Contractors-Fire Protection/Fire Sprinkler

### Amwins - 150+ Locations Worldwide

Coverages GL, Pollution Liab, Professional Liab, Umbrella **Carrier Status** Admitted **States** All States except AK, HI

## RelMark Program Managers

Coverages Blanket Add'l Insureds, Blanket Waivers, CGL, E&O, Environmental Liab, Excess Liab, OCP, Professional Liab **Carrier Status** Non-admitted **States** All States except AK, CO, HI

## Ryan Specialty National Programs

Coverages Auto Comm-Nonstandard, Care/Custody/Control, E&O, Excess Liability, GL, Workers' Compensation **Carrier Status** Admitted, Non-admitted **States** All States

## Contractors-General

### Bass Underwriters

Coverages Blanket Add'l Insureds, GL **States** Most States

### Builders & Tradesmen's Insurance Services Inc. (BTIS)

Coverages Auto Comm-Nonstandard, Auto Comm-Standard, Builders Risk, CGL, COC, Contractors Equip, Excess Liab, GL, Inland Marine, Property, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States except AK, FL, HI, MD, NY, VT

## Greenwood General Insurance Agency

Coverages CGL, GL **States** AZ, CA, OR, TX, WA

## Gridiron Insurance Underwriters Inc.

Coverages Excess Liab, GL **Carrier Status** Non-admitted **States** NJ, NY

## Hinterland Insurance

Coverages Builders Risk, CGL, Inland Marine, Property **Carrier Status** Non-admitted **States** All States

## Hull & Company

Coverages Auto Comm-Nonstandard, Auto Comm-Nonstandard Phys Dmg, CGL **Carrier Status** Non-admitted **States** All States except DC

## Integrated Specialty Coverages (ISC)

Coverages CGL, GL **Carrier Status** Non-admitted **States** All States

## Integrated Underwriters ®

Coverages Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted, Non-admitted **States** Most States

## Legacy Employer Concepts LLC

Coverages EPLI, Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted, Non-admitted **States** All States

## Logic Underwriters, a PCF Company

Coverages Builders Risk, Equipment, GL, Property **Carrier Status** Admitted, Non-admitted **States** TX

## MiniCo Insurance Agency, a Jencap Company

Coverages Auto Comm-Standard, CGL, Equipment Breakdown, Excess Liab, GL, Tools & Equip **Carrier Status** Admitted, Non-admitted **States** NY

## NEXT Insurance

Coverages CGL, E&O, Equipment, Professional Liab **Carrier Status** Admitted **States** All States

## Omaha National

Coverages Workers' Comp **Carrier Status** Admitted **States** Most States

## Oryx Insurance Brokerage Inc.

Coverages Auto Comm-Standard, GL, Umbrella, Workers' Comp **Carrier Status** Admitted **States** CT, DE, MD, NJ, NY, PA, VT

## PartnerOne Environmental

Coverages E&O, Environmental Liab, Pollution, Pollution Liab, Transportation Pollution Liab **States** All States

## Philadelphia Insurance Companies

Coverages Commercial Auto, Boiler & Machinery, Business Income, Care/Custody/Control, CGL, Crime, D&O, Employee Benefits, EPLI, Equipment Breakdown, Fiduciary Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Identity Theft, Legal Expense Ins, Personal Property, Professional Liab, Protection & Indemnity (P&I), Umbrella, Uninsured Motorists **Carrier Status** Admitted, Non-admitted **States** All States except LA, NY

## Quirk & Company

Coverages CGL, Contractors Equip, D&O, E&O, Environmental Liab, Equipment, Excess Flood, Excess Liab, Flood, Kidnap/Ransom, Pollution Liab, Professional Liab, Property **Carrier Status** Non-admitted **States** LA, OK, OR, TN, TX, WA

## REInsurePro

Coverages Blanket Add'l Insureds, Blanket Waivers, CGL, Completed Operations Liab, Excess Liab, Products Liab **Carrier Status** Non-admitted **States** All States except CO, LA, NJ, NY

## Shield Commercial Insurance Services

Coverages BOP, CPPL, Excess Liab, GL, Inland Marine, Pollution, Professional Liab, Workers' Comp **Carrier Status** Non-admitted **States** Most States

## Southwest Risk

Coverages Blanket Add'l Insureds, Blanket Waivers, CGL, Umbrella **Carrier Status** Non-admitted **States** All States

## SPG Wholesale

Coverages Blanket Add'l Insureds, CGL **Carrier Status** Non-admitted **States** All States

## The McGowan Companies

Coverages Commercial Excess, Excess Liab, Umbrella **States** All States

## US Assure

Coverages Builders Risk, Business Income, COC, Contractors Equip, Earthquake, Fire, Flood, Hail, High Valued Homes, Installation Floaters, Residential Property, Theft, Weather, Wind **Carrier Status** Admitted **States** All States

## Wrap Up Insurance Solutions

Coverages GL, Residential `wrap-up` **States** All States

## Contractors-Landscape

### Applied Underwriters Inc.

Coverages Pollution Liab, Property, Workers' Comp **States** All States

### Builders & Tradesmen's Insurance Services Inc. (BTIS)

Coverages Auto Comm-Nonstandard, Auto Comm-Standard, Builders Risk, CGL, COC, Contractors Equip, Excess Liab, GL, Inland Marine, Property, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States except AK, FL, HI, MD, NY, VT

## Frank Winston Crum Insurance

Coverages Excess Liab, GL, Workers' Comp **Carrier Status** Admitted **States** Most States

## Gridiron Insurance Underwriters Inc.

Coverages Excess Liab, GL **Carrier Status** Non-admitted **States** NJ, NY

## Integrated Specialty Coverages (ISC)

Coverages CGL, GL **Carrier Status** Non-admitted **States** All States

**MiniCo Insurance Agency, a Jencap Company**

**Coverages** Commercial Auto, CGL, GL, Herbicide & Pesticide, Inland Marine, Property, Workers' Comp  
**Carrier Status** Admitted, Non-admitted **States** All States

**Omaha National**

**Coverages** Workers' Comp **Carrier Status** Admitted  
**States** Most States

**Oryx Insurance Brokerage Inc.**

**Coverages** Auto Comm-Standard, GL, Umbrella, Workers' Comp  
**Carrier Status** Admitted **States** CT, DE, MD, NJ, NY, PA, VT

**Ryan Specialty National Programs**

**Coverages** Auto Comm-Nonstandard, GL, Pollution Liab, Professional Liab, Umbrella, Workers' Comp  
**Carrier Status** Admitted, Non-admitted **States** All States

**Shield Commercial Insurance Services**

**Coverages** BOP, CPPL, Excess Liab, GL, Inland Marine, Pollution, Professional Liab, Workers' Comp  
**Carrier Status** Non-admitted **States** Most States

**Contractors-Marine****Integrated Specialty Coverages (ISC)**

**Coverages** CGL, GL **Carrier Status** Non-admitted **States** All States

**LIG Marine Managers**

**Coverages** CGL, Contractors Equip, Equipment, Federal LHWCA, Foreign GL, Hull, Int'l Coverage - Commercial, Pollution Liab, Products Liab, Protection & Indemnity (P&I), Ship Repairers Legal, Tools & Equip, Umbrella, USL&H, Wet Marine, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

**The American Equity Underwriters Inc.**

**Coverages** MEL, USL&H, Workers' Comp **States** All States

**Contractors-Oil & Gas****Ashley General Agency**

**Coverages** CGL, Excess Liab, Pollution Liab, Professional Liab  
**Carrier Status** Non-admitted **States** TX

**Quirk & Company**

**Coverages** CGL, Contractors Equip, Control of Well, D&O, E&O, Environmental Liab, Equipment, Excess Flood, Excess Liab, Flood, Pollution Liab, Professional Liab, Property  
**Carrier Status** Non-admitted **States** LA, OK, OR, TX, WA

**Southwest Risk**

**Coverages** Blanket Add'l Insureds, Blanket Waivers, CGL, Umbrella **Carrier Status** Non-admitted **States** All States

**Western Surplus Lines Agency Inc.**

**Coverages** Blanket Add'l Insureds, Blanket Waivers, Cargo, CGL, Control of Well, Hired & Non-owned Auto, Inland Marine, Medical Payments, Pollution Liab, Professional Liab, Rented Property, Tools & Equip **Carrier Status** Non-admitted **States** LA, ND, NM, OK, TX

**Contractors-Plumbing****Builders & Tradesmen's Insurance Services Inc. (BTIS)**

**Coverages** GL, Workers' Comp **States** All States except AK, DC, HI, NY

**Greene & Associates**

**Coverages** CGL, GL **Carrier Status** Non-admitted **States** NY

**Gridiron Insurance Underwriters Inc.**

**Coverages** Excess Liab, GL **Carrier Status** Non-admitted **States** NJ, NY

**Integrated Specialty Coverages (ISC)**

**Coverages** CGL, GL **Carrier Status** Non-admitted **States** All States

**Integrated Underwriters ®**

**Coverages** Workers' Comp, Workers' Comp Plus (Alternative)  
**Carrier Status** Admitted, Non-admitted **States** Most States

**Norman-Spencer Agency LLC**

**Coverages** GL, Inland Marine, Property, Umbrella  
**Carrier Status** Admitted, Non-admitted **States** All States

**Omaha National**

**Coverages** Workers' Comp **Carrier Status** Admitted  
**States** Most States

**Oryx Insurance Brokerage Inc.**

**Coverages** Auto Comm-Standard, GL, Umbrella, Workers' Comp  
**Carrier Status** Admitted **States** CT, DE, MD, NJ, NY, PA, VT

**REInsurePro**

**Coverages** Blanket Add'l Insureds, Blanket Waivers, CGL, Completed Operations Liab, Excess Liab, Products Liab  
**Carrier Status** Non-admitted **States** All States except CO, LA, NJ, NY

**Shield Commercial Insurance Services**

**Coverages** BOP, CPPL, Excess Liab, GL, Inland Marine, Pollution, Professional Liability, Workers' Comp  
**Carrier Status** Non-admitted **States** Most States

**Contractors-Reforestation****Keith D. Peterson & Company Inc.**

**Coverages** Auto Comm-Standard, Boiler & Machinery, Builders Risk, CGL, Crime, D&O, EPLI, Equipment Breakdown, Inland Marine, Motor Truck Cargo, Property, Umbrella, Workers' Comp **Carrier Status** Non-admitted **States** All States

**Contractors-Roofing****Amwins - 150+ Locations Worldwide**

**Coverages** GL, Medical Payments, Umbrella  
**Carrier Status** Admitted **States** All States except AK, HI

**Ashley General Agency**

**Coverages** CGL, Commercial Excess, CPPL, Excess Liab, GL, Inland Marine, Pollution, Professional Liab  
**Carrier Status** Non-admitted **States** TX

**Commercial Sector Ins. Brokers, a Div of SPG Wholesale**

**Coverages** CGL, Commercial Excess, Completed Operations Liab, E&O, Excess Liab, GL, Liability, Professional Liab, Umbrella **Carrier Status** Non-admitted **States** Most States

**Greene & Associates**

**Coverages** CGL, GL **Carrier Status** Non-admitted **States** NY

**Hull & Company**

**Coverages** Auto Comm-Nonstandard, Auto Comm-Nonstandard Phys Dmg, CGL, Contractors Equip  
**Carrier Status** Non-admitted **States** All States except DC

**Integrated Specialty Coverages (ISC)**

**Coverages** CGL, GL **Carrier Status** Non-admitted **States** All States

**Integrated Underwriters ®**

**Coverages** Workers' Comp, Workers' Comp Plus (Alternative)  
**Carrier Status** Admitted, Non-admitted **States** Most States

**Legacy Employer Concepts LLC**

**Coverages** EPLI, Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted, Non-admitted **States** All States

**NeitClem Wholesale Insurance Brokerage Inc.**

**Coverages** Blanket Add'l Insureds, Completed Operations Liab, Contractors Equip, Excess Liab, Hired & Non-owned Auto, Liability, Medical Payments, Pollution, Pollution Liab, Professional Liab, Residential 'wrap-up', Tools & Equip, Umbrella **Carrier Status** Admitted, Non-admitted **States** AZ, CA, NV, TX

**Norman-Spencer Agency LLC**

**Coverages** Auto Comm-Standard, Excess Liab, GL, Tools & Equip **Carrier Status** Admitted, Non-admitted **States** All States

**Norman-Spencer International Inc.**

**Coverages** E&O, Professional Liab **Carrier Status** Admitted, Non-admitted **States** All States

**REInsurePro**

**Coverages** Blanket Add'l Insureds, Blanket Waivers, CGL, Completed Operations Liab, Excess Liab, Products Liab  
**Carrier Status** Non-admitted **States** All States except CO, LA, NJ, NY

**Shield Commercial Insurance Services**

**Coverages** BOP, CPPL, Excess Liab, GL, Inland Marine, Pollution, Professional Liab, Workers' Comp  
**Carrier Status** Non-admitted **States** Most States

**Southwest Risk**

**Coverages** Blanket Add'l Insureds, Blanket Waivers, CGL, Umbrella **Carrier Status** Non-admitted **States** All States

**StateFund First, a Div of Arthur J Gallagher & Co.**

**Coverages** Workers' Comp, Workers' Comp Plus (Alternative)  
**States** CA

**Contractors-Service****Builders & Tradesmen's Insurance Services Inc. (BTIS)**

**Coverages** Auto Comm-Nonstandard, Auto Comm-Standard, Builders Risk, CGL, COC, Contractors Equip, Excess Liab, GL, Inland Marine, Property, Workers' Comp  
**Carrier Status** Admitted, Non-admitted **States** All States except AK, FL, HI, MD, NY, VT

**Frank Winston Crum Insurance**

**Coverages** Excess Liab, GL, Workers' Comp  
**Carrier Status** Admitted **States** Most States

**JC Wilson Consulting Inc.**

**Coverages** Boiler & Machinery, Equipment Breakdown, Product Extended Warranty, Service Contracts, Warranties, Extended **Carrier Status** Admitted **States** All States

**Oryx Insurance Brokerage Inc.**

**Coverages** Auto Comm-Standard, GL, Umbrella, Workers' Comp  
**Carrier Status** Admitted **States** CT, DE, IL, MD, NJ, NY, PA, VT, WV

**REInsurePro**

**Coverages** Blanket Add'l Insureds, Blanket Waivers, CGL, Completed Operations Liab, Excess Liab, Products Liab  
**Carrier Status** Non-admitted **States** All States except CO, LA, NJ, NY

**Ryan Specialty National Programs**

**Coverages** Assault & Battery, Care/Custody/Control, E&O, Excess Liab, GL, Lost Key, Professional Liab, Workers' Comp  
**Carrier Status** Admitted, Non-admitted **States** All States

**Shield Commercial Insurance Services**

**Coverages** BOP, CPPL, Excess Liab, GL, Inland Marine, Pollution, Professional Liab, Workers' Comp  
**Carrier Status** Non-admitted **States** Most States

**Contractors-Swimming Pools****Frank Winston Crum Insurance**

**Coverages** Excess Liab, GL, Workers' Comp  
**Carrier Status** Admitted **States** Most States

**Integrated Specialty Coverages (ISC)**

**Coverages** CGL, GL **Carrier Status** Non-admitted **States** All States

**Omaha National**

**Coverages** Workers' Comp **Carrier Status** Admitted  
**States** Most States

**Philadelphia Insurance Companies**

**Coverages** Commercial Auto, Boiler & Machinery, Business Income, Care/Custody/Control, CGL, Crime, D&O, Employee Benefits, EPLI, Equipment Breakdown, Fiduciary Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Identity Theft, Legal Expense Ins, Personal Property, Professional Liab, Protection & Indemnity (P&I), Umbrella, Uninsured Motorists  
**Carrier Status** Admitted **States** All States except LA

**Shield Commercial Insurance Services**

**Coverages** BOP, CPPL, Excess Liab, GL, Inland Marine, Pollution, Professional Liab, Workers' Comp  
**Carrier Status** Non-admitted **States** Most States

**Contractors-Underground Storage Tanks****Freberg Environmental Inc.**

**Coverages** Blanket Add'l Insureds, Blanket Waivers, CGL, Commercial Excess, E&O, Environmental Liab, EPLI, GL, Hired & Non-owned Auto, Pollution, Pollution Liab, Professional Liab, Transportation Pollution Liab  
**Carrier Status** Non-admitted **States** All States

**Jencap Specialty Insurance Services (Environmental)**

**Coverages** Pollution, Pollution Liab  
**Carrier Status** Non-admitted **States** All States

**Convenience Stores****Business Alliance Insurance Company**

**Coverages** BOP, Cyber Liab, EPLI, Equipment Breakdown, Liquor Liab **Carrier Status** Admitted **States** CA

**Covenant Underwriters**

**Coverages** Crime, Cyber Liab, Flood, GL, Pollution, Property  
**Carrier Status** Non-admitted **States** All States except AK, HI

**Gorst & Compass Insurance**

**Coverages** Business Income, CGL, Glass, Property, Spoilage  
**Carrier Status** Non-admitted **States** CA

**Markel**

**Coverages** Workers' Comp **Carrier Status** Admitted  
**States** All States

**McLeckie Insurance Group**

**Coverages** Business Income, Crime, EPLI, Equipment, Food Borne Illness, Liquor Liab, Property  
**Carrier Status** Non-admitted **States** All States

**NEXT Insurance**

**Coverages** BOP, Cyber Liab, EPLI, GL, Liquor Liab, Workers' Comp  
**Carrier Status** Admitted **States** All States

**TAPCO Underwriters Inc.**

**Coverages** GL, Liquor Liab, Products Liab, Property  
**Carrier Status** Non-admitted **States** Most States

**UCA General Insurance Services Inc.**

**Coverages** Business Income, CGL, Crime, Cyber Liab, Equipment Breakdown, Fire Legal Liab, Medical Payments, Property, Umbrella **Carrier Status** Non-admitted **States** AZ, CA, ID, NV, OR, UT, WA

**XPT Specialty**

**Coverages** Business Interruption, CGL, Excess Liab, Fire, Fire Legal Liab, GL, Liability, Liquor Liab, Medical Payments, New Occurrence, Property **Carrier Status** Admitted, Non-admitted **States** All States except AK



## Cosmetic Manufacturers

### Brownyard Group

**Coverages** Blanket Add'l Insureds, Blanket Waivers, Business Income, Business Interruption, CGL, Employee Benefits, Fire, Fire Legal Liab, GL, Glass, Hired & Non-owned Auto, Inland Marine, Liability, Personal Property, Products Liab, Professional Liab, Property, Stop-Gap  
**Carrier Status** Non-admitted **States** All States

### Cosmetic Insurance Services, a division of EPIC Brokers

**Coverages** Commercial Auto, Boiler & Machinery, Crime, GL, Inland Marine, Products Liab, Property, Umbrella  
**Carrier Status** Admitted **States** All States

### Euclid Life Science Specialty LLC

**Coverages** Commercial Excess, Completed Operations Liab, E&O, Excess Liab, GL, Liability, Products Liab, Professional Liab  
**Carrier Status** Non-admitted **States** All States

### Professional Program Ins. Brokerage (PPIB), a Div of SPG

**Coverages** Abuse & Molestation, Products Liab, Professional Liab  
**States** All States

## Counselors/Counseling Centers

### Care Providers Insurance Services

**Coverages** Abuse & Molestation, Accident & Health, Auto Comm-Standard, Crime, D&O, EPLI, Excess Liab, GL, Inland Marine, Professional Liab, Property  
**Carrier Status** Admitted **States** All States

### Charity First Insurance Services Inc.

**Coverages** Abuse & Molestation, Auto Comm-Standard, Blanket Add'l Insureds, Boiler & Machinery, Business Income, CGL, Crime, Cyber Liab, EPLI, Equipment Breakdown, Inland Marine, Int'l Coverage - Commercial, Liquor Liab, Nonprofit D&O, Professional Liab, Property, Umbrella, Workers' Comp  
**Carrier Status** Admitted **States** All States

### Negley Associates

**Coverages** CGL, Professional Liab  
**Carrier Status** Non-admitted **States** All States

### Nonprofits Insurance Alliance

**Coverages** Abuse & Molestation, Auto Comm-Standard, Auto Comm-Standard Phys Dmg, Blanket Add'l Insureds, Business Income, Business Interruption, CGL, Community/Social Svcs, Crime, Developmental Disabilities, EPLI, Fiduciary Liab, Fire Legal Liab, Hired & Non-owned Auto, Inland Marine, Liquor Liab, Mechanical Breakdown, Misc Professional Liab, Nonprofit D&O, Sexual Misconduct, Umbrella, Uninsured Motorists  
**Carrier Status** Non-admitted **States** Most States

### Philadelphia Insurance Companies

**Coverages** Abuse & Molestation, Commercial Auto, Boiler & Machinery, Business Income, Business Interruption, CGL, Crime, D&O, Employee Benefits, EPLI, Equipment Breakdown, Fiduciary Liab, Fire Legal Liab, GL, Identity Theft, Inland Marine, Participant Accident, Physical Damage, Professional Liab, Property, Real & Business Personal Prop, Sexual Misconduct, Umbrella, Uninsured Motorists  
**Carrier Status** Admitted **States** All States except LA

## Country Clubs

### Ashley General Agency

**Coverages** D&O, E&O, EPLI, Excess Liab, GL, Pollution, Property, Tee-to-Green  
**Carrier Status** Non-admitted **States** TX

### Venture Insurance Programs

**Coverages** D&O, E&O, EPLI, Excess Liab, GL, Herbicide & Pesticide, Liquor Liab, Pollution, Property, Tee-to-Green, Umbrella, Workers' Comp  
**Carrier Status** Admitted **States** All States

## Couriers

### National Indemnity Company

**Coverages** Auto Comm-Nonstandard, Auto Comm-Nonstandard Phys Dmg, Liability, Medical Payments, Uninsured Motorists  
**Carrier Status** Admitted, Non-admitted **States** All States except HI, MA, NJ, NY

### Omaha National

**Coverages** Workers' Comp  
**Carrier Status** Admitted **States** Most States

### Parcel Insurance Plan

**Coverages** Cargo, Inland Marine  
**Carrier Status** Admitted **States** All States

## Crane, Scaffolding & Equipment Rental Dealers

### Construction Insurance Services LLC

**Coverages** Excess Liab, GL  
**Carrier Status** Non-admitted **States** All States

### Western Surplus Lines Agency Inc.

**Coverages** CGL, Contractors Equip, Inland Marine  
**Carrier Status** Non-admitted **States** LA, ND, NM, OK, TX

## Crop Dusters/Sprayers

### XPT Specialty

**Coverages** Excess Liab, GL, Professional Liab, Property  
**Carrier Status** Non-admitted **States** All States except AK

## Dairies

### Agricultural Insurance Mgmt Services

**Coverages** Equipment Breakdown, Homeowners Pkg, Identity Theft, Liability, Property, Tools & Equip  
**Carrier Status** Admitted **States** Most States

### Omaha National

**Coverages** Workers' Comp  
**Carrier Status** Admitted **States** Most States

## Dance Schools/Studios

### Great American Ins. Group, Specialty Human Services

**Coverages** Abuse & Molestation, Auto Comm-Nonstandard, Blanket Add'l Insureds, Business Income, CGL, Commercial Excess, Community/Social Svcs, Crime, Educator Legal Liab, Employee Benefits, Equipment Breakdown, Excess Liab, Fire Legal Liab, Hired & Non-owned Auto, Inland Marine, Misc Professional Liab, Professional Liability, Umbrella  
**Carrier Status** Admitted **States** All States except HI, LA, OK

### Sadler Insurance, Div. Of Specialty Program Group LLC

**Coverages** Abuse & Molestation, CGL, D&O, EPLI, Equipment, Hired & Non-owned Auto, Participant Accident, Personal Property  
**Carrier Status** Admitted **States** All States

### Sports & Wellness Insurance

**Coverages** Abuse & Molestation, Accident & Health, Crime, Cyber Liab, D&O, GL, Hired & Non-owned Auto, Inland Marine, Property, Umbrella  
**Carrier Status** Admitted, Non-admitted **States** All States

## Day Care/Preschools

### Gorst & Compass Insurance

**Coverages** CGL, Property  
**Carrier Status** Non-admitted **States** CA

### Markel

**Coverages** Abuse & Molestation, CGL, Crime, Cyber Liab, Inland Marine, Property, Student Accident, Umbrella, Workers' Comp  
**Carrier Status** Admitted **States** All States except HI

### NEXT Insurance

**Coverages** BOP, Cyber Liab, EPLI, Excess Liab, GL, Umbrella, Workers' Comp  
**Carrier Status** Admitted **States** All States

### Nonprofits Insurance Alliance

**Coverages** Abuse & Molestation, Auto Comm-Standard, Blanket Add'l Insureds, Business Income, Business Interruption, CGL, Community/Social Svcs, Developmental Disabilities, EPLI, Fiduciary Liab, Fire Legal Liab, Hired & Non-owned Auto, Inland Marine, Liquor Liab, Mechanical Breakdown, Misc Professional Liab, Nonprofit D&O, Sexual Misconduct, Umbrella, Uninsured Motorists  
**Carrier Status** Non-admitted **States** Most States

### TAPCO Underwriters Inc.

**Coverages** Abuse & Molestation, Accessories, GL, Professional Liab, Property  
**Carrier Status** Non-admitted **States** Most States

## Day Spas

### Insurtec Tanning and Spa Insurance

**Coverages** Add'l Expense, BOP, Business Income, Business Interruption, CGL, Crime, EPLI, Equipment Breakdown, Fire Legal Liab, Hired & Non-owned Auto, Misc Professional Liab, Professional Liab, Property, Tanning Liab  
**Carrier Status** Non-admitted **States** All States

### Professional Program Ins. Brokerage (PPIB), a Div of SPG

**Coverages** Abuse & Molestation, Blanket Add'l Insureds, CGL, Commercial Excess, Cyber Liab, GL, Inland Marine, Liability, Media Liab, Products Liab, Professional Liab, Property, Sexual Misconduct, Tanning Liab, Teachers Liab  
**Carrier Status** Non-admitted **States** All States

### REInsurePro

**Coverages** Abuse & Molestation, Assault & Battery, Business Income, E&O, Equipment Breakdown, Liability, Professional Liab, Property, Real & Business Personal Prop, Workers' Comp  
**Carrier Status** Non-admitted **States** All States

### SASSI - Salon & Spa Specialty Insurance

**Coverages** BOP, Business Income, Business Interruption, CGL, Fire, Fire Legal Liab, GL, Glass, Inland Marine, Liability, Medical Payments, Professional Liab, Property, Theft, Tools & Equip  
**Carrier Status** Admitted **States** All except AK, HI, VA, WA

### Universal Insurance Programs

**Coverages** Abuse & Molestation, Business Income, Business Interruption, CGL, Crime, E&O, Employee Benefits, EPLI, Equipment Breakdown, Excess Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Identity Theft, Liability, Products Liab, Professional Liab, Property, Real & Business Personal Prop, Stop-Gap, Theft, Umbrella  
**Carrier Status** Admitted **States** All States

## Venture Insurance Programs

**Coverages** Auto Comm-Standard, Crime, Cyber Liab, D&O, EPLI, GL, Liquor Liab, Professional Liab, Property, Umbrella  
**Carrier Status** Admitted **States** All States

## Dealers-Propane

### Amwins - 150+ Locations Worldwide

**Coverages** Auto Comm-Standard, Crime, Equipment Breakdown, Excess Liab, GL, Inland Marine, Property, Umbrella  
**Carrier Status** Admitted, Non-admitted **States** All States

## Delivery- Wholesale/Retail

### Amwins - 150+ Locations Worldwide

**Coverages** All Risks/Cash in Transit, Cargo, Commercial Marine, Wet Marine  
**Carrier Status** Admitted **States** All States

### Markel

**Coverages** Workers' Comp  
**States** All States

### Mover's Choice Insurance

**Coverages** Auto Comm-Standard Liability, Auto Comm-Standard Phys Dmg, Cargo, CGL, Property, Umbrella, Workers' Comp  
**Carrier Status** Admitted **States** All States

### Omaha National

**Coverages** Workers' Comp  
**Carrier Status** Admitted **States** Most States

### Parcel Insurance Plan

**Coverages** Cargo, Inland Marine  
**Carrier Status** Admitted **States** All States

### Star Mutual RRG

**Coverages** Commercial Auto, Hired & Non-owned Auto, Long Haul, Truck Auto Liab, Uninsured Motorists  
**Carrier Status** Admitted, Non-admitted **States** Most States

## Dentists

### Berkley Select | a Berkley Company

**Coverages** E&O, Medical Malpractice  
**Carrier Status** Admitted, Non-admitted **States** All States

### Cowbell Cyber

**Coverages** Breach of Security, Business Income, Business Interruption, Cyber Liab  
**Carrier Status** Admitted **States** Most States

### Integrated Specialty Coverages (ISC)

**Coverages** Abuse & Molestation, Add'l Expense, Employee Benefits, GL, Hired & Non-owned Auto, Medical Professional  
**Carrier Status** Non-admitted **States** All States

### TDC Specialty Underwriters

**Coverages** Liability, Medical Malpractice, Professional Liab  
**Carrier Status** Admitted, Non-admitted **States** All States except KS, NM, NY

## Developmental Disability Facilities

### Care Providers Insurance Services

**Coverages** Abuse & Molestation, Accident & Health, Auto Comm-Standard, Crime, D&O, EPLI, Excess Liab, GL, Inland Marine, Professional Liab, Property  
**Carrier Status** Admitted **States** All States

### Irwin Siegel Agency

**Coverages** Abuse & Molestation, Commercial Auto, Boiler & Machinery, Business Income, Crime, Cyber Liab, D&O, Developmental Disabilities, Disability, Environmental Liab, EPLI, Excess Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Inland Marine, Medical & Physical Rehab, Medical Payments, Mental Health Care, Pollution Liab, Professional Liab, Property, Umbrella  
**Carrier Status** Admitted, Non-admitted **States** All States

### Negley Associates

**Coverages** CGL, Professional Liab  
**Carrier Status** Non-admitted **States** All States

### Nonprofits Insurance Alliance

**Coverages** Abuse & Molestation, Auto Comm-Standard, Auto Comm-Standard Phys Dmg, Blanket Add'l Insureds, Business Income, Business Interruption, CGL, Community/Social Svcs, Crime, Developmental Disabilities, Fiduciary Liab, Fire Legal Liab, Hired & Non-owned Auto, Inland Marine, Liquor Liab, Mechanical Breakdown, Misc Professional Liab, Nonprofit D&O, Sexual Misconduct, Umbrella, Uninsured Motorists  
**Carrier Status** Non-admitted **States** Most States

### Philadelphia Insurance Companies

**Coverages** Abuse & Molestation, Commercial Auto, Boiler & Machinery, Business Income, Business Interruption, CGL, Crime, D&O, Employee Benefits, EPLI, Equipment Breakdown, Fiduciary Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Identity Theft, Inland Marine, Participant Accident, Professional Liab, Property, Real & Business Personal Prop, Umbrella, Uninsured Motorists  
**Carrier Status** Admitted **States** All States except LA

**Dialysis Centers****Integrated Specialty Coverages (ISC)**

**Coverages** Abuse & Molestation, Add'l Expense, Employee Benefits, GL, Hired & Non-owned Auto, Medical Professional  
**Carrier Status** Non-admitted **States** All States

**Pro-Praxis Insurance**

**Coverages** E&O, Professional Liab **Carrier Status** Admitted  
**States** All States

**Distributors****Amwins - 150+ Locations Worldwide**

**Coverages** GL, Legal Liab, Motor Truck Cargo, Property, Umbrella, Workers' Comp **Carrier Status** Admitted,  
 Non-admitted **States** All States

**Brownyard Group**

**Coverages** Blanket Add'l Insureds, Blanket Waivers, Business Income, Business Interruption, CGL, Employee Benefits, Fire, Fire Legal Liab, GL, Glass, Hired & Non-owned Auto, Inland Marine, Liability, Personal Property, Products Liab, Professional Liab, Property, Stop-Gap  
**Carrier Status** Non-admitted **States** All States

**Cosmetic Insurance Services, a division of EPIC Brokers**

**Coverages** Commercial Auto, Boiler & Machinery, Crime, GL, Inland Marine, Products Liab, Property, Umbrella  
**Carrier Status** Admitted **States** All States

**Euclid Life Science Specialty LLC**

**Coverages** Commercial Excess, Completed Operations Liab, E&O, Excess Liab, GL, Liability, Products Liab, Professional Liab **Carrier Status** Non-admitted **States** All States

**Joseph Chiarello & Co. ; Firearms Business Insurance**

**Coverages** CGL, Equipment Breakdown, Firearms Liability, Inland Marine, Property, Umbrella **Carrier Status** Admitted  
**States** All States

**PEO Brokers Group**

**Coverages** WC - Master Policies/ASO, Workers' Comp, Workers' Comp Plus (Alternative) **States** All States

**Professional Program Ins. Brokerage (PPIB), a Div of SPG**

**Coverages** Abuse & Molestation, Blanket Add'l Insureds, CGL, Commercial Excess, Cyber Liab, Inland Marine, Misc Professional Liability, Products Liab, Property  
**Carrier Status** Non-admitted **States** All States

**Winery Pak Insurance Programs**

**Coverages** Auto Comm-Standard, Excess Liab, Liability, Liquor Liab, Property **Carrier Status** Admitted  
**States** All States except FL, LA, MS, OK

**Driving Ranges****McGowan Allied Specialty Insurance**

**Coverages** Auto Comm-Standard, CGL, Crime, Equipment Breakdown, Excess Liab, HNOA, Inland Marine, Property, Workers' Comp **Carrier Status** Admitted **States** All States

**Dry Cleaners/Laundries****UCA General Insurance Services Inc.**

**Coverages** Bailee/Customer Goods, Business Income, Business Interruption, CGL, Crime, Cyber Liab, Equipment Breakdown, Liability, Mechanical Breakdown, Property, Theft, Umbrella **Carrier Status** Non-admitted  
**States** AZ, CA, ID, NV, OR, UT

**Virtue Risk Partners LLC**

**Coverages** Environmental Liab, Pollution Liab  
**Carrier Status** Non-admitted **States** All States

**Dude Ranches****McGowan Allied Specialty Insurance**

**Coverages** Auto Comm-Standard, CGL, Crime, Equipment Breakdown, Excess Liab, Hired & Non-owned Auto, Inland Marine, Property, Workers' Comp **Carrier Status** Admitted  
**States** All States

**Philadelphia Insurance Companies**

**Coverages** Commercial Auto, Boiler & Machinery, Business Income, Care/Custody/Control, CGL, Crime, D&O, Employee Benefits, EPLI, Equipment Breakdown, Fiduciary Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Participant Accident, Personal Property, Professional Liab, Umbrella, Uninsured Motorists **Carrier Status** Admitted  
**States** All States except LA

**Venture Insurance Programs**

**Coverages** GL, Inland Marine, Property, Umbrella  
**Carrier Status** Non-admitted **States** All States except AK, HI

**E-cigarette Manufacturers/Distributors****Professional Program Ins. Brokerage (PPIB), a Div of SPG**

**Coverages** Abuse & Molestation, GL, Inland Marine, Products Liab, Property **Carrier Status** Non-admitted **States** All States

**Emergency Service Org's****Pro-Praxis Insurance**

**Coverages** E&O, Professional Liab **Carrier Status** Admitted  
**States** All States

**Employee Leasing Firms****RPS Technology & Cyber**

**Coverages** BOP, Breach of Security, Business Income, Business Interruption, CGL, Combo Personal & Commercial, Completed Operations Liab, Crime, Cyber Liab, D&O, E&O, Employee Benefits, EPLI, Excess Liab, Fidelity, Fidelity Bonds, Fiduciary Liab, Hired & Non-owned Auto, Liability, Media Liab, Products Liab, Professional Liab, Property, Technology E&O, Umbrella **Carrier Status** Admitted  
**States** All States except DC

**Ryan Specialty National Programs**

**Coverages** Abuse & Molestation, Blanket Add'l Insureds, Blanket Waivers, Care/Custody/Control, Crime, Employee Benefits, EPLI, Excess Liab, GL, Hired & Non-owned Auto, Professional Liab, Property, Stop-Gap, Umbrella, Workers' Comp **Carrier Status** Admitted, Non-admitted  
**States** All States

**Staffing Lines**

**Coverages** Workers' Comp, Workers' Comp Plus (Alternative)  
**Carrier Status** Admitted **States** All States

**World Wide Specialty, a Div of Philadelphia Ins. Co's**

**Coverages** Abusive Acts, Auto Comm-Standard, Blanket Add'l Insureds, Blanket Waivers, Care/Custody/Control, Crime, Cyber Liab, D&O, E&O, Employee Benefits, EPLI, Fidelity Bonds, GL, Hired & Non-owned Auto, Misc Professional Liab, Professional Liab, Property, Technology E&O, Umbrella, Workers' Comp **Carrier Status** Admitted  
**States** All States

**Employment Agencies****Philadelphia Insurance Companies**

**Coverages** Commercial Auto, Boiler & Machinery, Business Income, Care/Custody/Control, CGL, Crime, D&O, Employee Benefits, EPLI, Fiduciary Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Identity Theft, Legal Expense Ins, Personal Property, Professional Liab, Protection & Indemnity (P&I), Umbrella, Uninsured Motorists **Carrier Status** Admitted  
**States** All States except LA

**Professional Underwriters Agency (PUA)**

**Coverages** E&O, Professional Liab **Carrier Status** Admitted,  
 Non-admitted **States** All States

**RPS Technology & Cyber**

**Coverages** BOP, Breach of Security, Business Income, Business Interruption, CGL, Combo Personal & Commercial, Completed Operations Liab, Crime, Cyber Liab, D&O, E&O, Employee Benefits, EPLI, Excess Liab, Fidelity, Fidelity Bonds, Fiduciary Liab, Hired & Non-owned Auto, Liability, Media Liab, Products Liab, Professional Liab, Property, Technology E&O, Umbrella **Carrier Status** Admitted  
**States** All States except DC

**Ryan Specialty National Programs**

**Coverages** Abuse & Molestation, Blanket Add'l Insureds, Blanket Waivers, Care/Custody/Control, Crime, Employee Benefits, EPLI, Excess Liab, GL, Hired & Non-owned Auto, Professional Liab, Property, Stop-Gap, Umbrella, Workers' Comp **Carrier Status** Admitted, Non-admitted  
**States** All States

**Staffing Lines**

**Coverages** Workers' Comp, Workers' Comp Plus (Alternative)  
**Carrier Status** Admitted **States** All States

**World Wide Specialty, a Div of Philadelphia Ins. Co's**

**Coverages** Abusive Acts, Auto Comm-Standard, Blanket Add'l Insureds, Blanket Waivers, Care/Custody/Control, Crime, Cyber Liab, D&O, E&O, Employee Benefits, EPLI, Fidelity Bonds, GL, Hired & Non-owned Auto, Misc Professional Liab, Professional Liab, Property, Technology E&O, Umbrella, Workers' Comp **Carrier Status** Admitted  
**States** All States

**Engineers-Environmental****Access E&S Insurance Services**

**Coverages** Excess Liab, Liability, Pollution Liab, Professional Liab **Carrier Status** Non-admitted **States** AR, DC, DE, GA, IL, MD, NC, NJ, NY, OH, PA, SC, TN, TX, VA

**Commercial Sector Ins. Brokers, a Div of SPG Wholesale**

**Coverages** CGL, E&O, Excess Liab, Misc Professional Liab, Pollution, Pollution Liab, Professional Liab, Umbrella  
**Carrier Status** Non-admitted **States** Most States

**Jencap Specialty Insurance Services (Environmental)**

**Coverages** Pollution, Pollution Liab  
**Carrier Status** Non-admitted **States** All States

**SPG Environmental**

**Coverages** CGL, E&O, Environmental Liab, Pollution, Pollution Liab, Transportation Pollution Liab, Workers' Comp  
**States** All States

**Target Professional Programs**

**Coverages** E&O, EPLI, Professional Liab  
**Carrier Status** Non-admitted **States** All States except AK, HI

**Virtue Risk Partners LLC**

**Coverages** Auto Comm-Standard, CGL, Commercial Excess, E&O, Environmental Liab, Workers' Comp  
**Carrier Status** Non-admitted **States** All States

**Engineers-Geotechnical****Access E&S Insurance Services**

**Coverages** Excess Liab, Liability, Pollution Liab, Professional Liab **Carrier Status** Non-admitted **States** AR, DC, DE, GA, IL, MD, NC, NJ, NY, OH, PA, SC, TN, TX, VA

**Freberg Environmental Inc.**

**Coverages** Blanket Add'l Insureds, Blanket Waivers, CGL, E&O, Environmental Liab, EPLI, GL, Hired & Non-owned Auto, Pollution, Pollution Liab, Professional Liab, Transportation Pollution Liab **Carrier Status** Non-admitted  
**States** All States

**Jencap Specialty Insurance Services (Environmental)**

**Coverages** Pollution, Pollution Liab  
**Carrier Status** Non-admitted **States** All States

**Victor Insurance Managers LLC**

**Coverages** Cyber Liab, E&O  
**States** All States

**Entertainer Buses****5Star Specialty Programs**

**Coverages** Auto Comm-Nonstandard, Auto Comm-Nonstandard Liability, Auto Comm-Nonstandard Phys Dmg, Commercial Auto, Excess Liab, GL, Workers' Comp  
**Carrier Status** Admitted **States** All States

**National Indemnity Company**

**Coverages** Auto Comm-Nonstandard, Auto Comm-Nonstandard Phys Dmg, Liability, Medical Payments, Uninsured Motorists **Carrier Status** Admitted, Non-admitted  
**States** All States except HI, MA, NJ, NY

**Entertainment Equipment Rental Houses****Alive Risk**

**Coverages** Accident & Health, Accidental Death, CGL, Contingent Coverages, Event Cancellation, Excess Liab, Hired & Non-owned Auto, Inland Marine, Liquor Liab, Workers' Comp **States** All States

**Environmental Engineers/Consultants/Contractors****Access E&S Insurance Services**

**Coverages** Excess Liab, Liability, Pollution Liab, Professional Liab **Carrier Status** Non-admitted **States** AR, DC, DE, GA, IL, MD, NC, NJ, NY, OH, PA, SC, TN, TX, VA

**Freberg Environmental Inc.**

**Coverages** Blanket Add'l Insureds, CGL, Commercial Excess, E&O, EPLI, GL, Hired & Non-owned Auto, Pollution, Pollution Liab, Professional Liab, Transportation Pollution Liab, Umbrella **Carrier Status** Non-admitted  
**States** All States

**Jencap Specialty Insurance Services (Environmental)**

**Coverages** Auto Comm-Standard, GL, Pollution, Pollution Liab, Workers' Comp **Carrier Status** Non-admitted  
**States** All States

**Norman-Spencer International Inc.**

**Coverages** E&O, Professional Liab **Carrier Status** Admitted  
**States** All States except AK, HI

**PartnerOne Environmental**

**Coverages** CGL, E&O, Pollution **Carrier Status** Non-admitted  
**States** All States

**Philadelphia Insurance Companies**

**Coverages** Commercial Auto, Business Income, Business Interruption, CGL, D&O, Equipment Breakdown, Fiduciary Liab, GL, Hired & Non-owned Auto, Inland Marine, Non-Trucking Liability, Professional Liab, Property, Umbrella  
**Carrier Status** Admitted **States** All States except LA

**Roush Insurance Services Inc.**

**Coverages** Auto Comm-Nonstandard, Blanket Add'l Insureds, Blanket Waivers, CGL, Commercial Excess, Completed Operations Liab, Contractors Equip, E&O, Environmental Liab, Excess Liab, Fidelity Bonds, GL, Hired & Non-owned Auto, Inland Marine, Liability, Motor Truck Cargo, Pollution, Professional Liab, Property, Real & Business Personal Prop, Service Contracts, Umbrella, Workers' Comp  
**Carrier** Non-admitted **States** IA, IL, IN, MN, ND, OH, SD, WI



## SPG Environmental

**Coverages** CGL, E&O, Environmental Liab, Pollution, Pollution Liab, Transportation Pollution Liab, Workers' Comp  
**States** All States

## Target Professional Programs

**Coverages** E&O, EPLI, Professional Liab  
**Carrier Status** Non-admitted **States** All States except AK, HI

## Virtue Risk Partners LLC

**Coverages** Auto Comm-Standard, CGL, Commercial Excess, E&O, Environmental Liab, Workers' Comp  
**Carrier Status** Non-admitted **States** All States

## Exercise/Health Studios/Health Clubs

### Great American Ins. Group, Specialty Human Services

**Coverages** Commercial Auto, Boiler & Machinery, Business Income, CGL, Commercial Excess, Completed Operations Liab, Crime, Educator Legal Liab, Equipment Breakdown, Excess Liab, Fidelity, Fine Arts, Fire Legal Liab, GL, Historic Bldgs/Unique Property, Inland Marine, Liability, Liquor Liab, Medical Payments, Property, Real & Business Personal Prop, Sexual Misconduct, Umbrella **Carrier Status** Admitted  
**States** All States except HI, LA, OK

### NeitClem Wholesale Insurance Brokerage Inc.

**Coverages** GL, Property **Carrier Status** Admitted, Non-admitted **States** AZ, CA, NV, TX

### Philadelphia Insurance Companies

**Coverages** Abuse & Molestation, Commercial Auto, Boiler & Machinery, Business Income, Business Interruption, CGL, Crime, D&O, Employee Benefits, EPLI, Equipment Breakdown, Fiduciary Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Identity Theft, Inland Marine, Liquor Liab, Non-Trucking Liability, Participant Accident, Professional Liab, Property, Real & Business Personal Prop, Umbrella, Uninsured Motorists **Carrier Status** Admitted  
**States** All States except LA

### Rough Insurance Services Inc.

**Coverages** Assault & Battery, Boiler & Machinery, Business Income, Business Interruption, CGL, Commercial Excess, Crime, D&O, EPLI, Equipment, Excess Liab, Fire, GL, Inland Marine, Liability, Misc Professional Liab, Pool & Spa Liab, Property, Real & Business Personal Prop, Sexual Misconduct, Tanning Liab, Theft **Carrier Status** Non-admitted  
**States** IA, IL, IN, MN, ND, OH, SD, WI

### Sadler Insurance, Div. Of Specialty Program Group LLC

**Coverages** CGL, Crime, Equipment, Hired & Non-owned Auto, Inland Marine, Participant Accident, Property  
**Carrier Status** Admitted **States** All States

### Sovereign Group Int'l Inc.

**Coverages** Bailee/Customer Goods, Business Income, Business Interruption, CGL, Commercial Excess, Fire, GL, Inland Marine, Liability, Pool & Spa Liability, Professional Liability, Property, Tanning Liability, Umbrella  
**Carrier Status** Non-admitted **States** MA, NJ, NY

## Sports & Wellness Insurance

**Coverages** Abuse & Molestation, Accident & Health, Crime, Cyber Liab, D&O, GL, Hired & Non-owned Auto, Inland Marine, Property, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States

## Venture Insurance Programs

**Coverages** Auto Comm-Standard, Crime, Cyber Liab, D&O, EPLI, GL, Liquor Liab, Professional Liab, Property, Umbrella  
**Carrier Status** Admitted **States** All States

## Exporters

### Parcel Insurance Plan

**Coverages** Cargo, Inland Marine **Carrier Status** Admitted  
**States** All States

## Family Entertainment Centers

### Alive Risk

**Coverages** CGL, Excess Liab, Hired & Non-owned Auto, Inland Marine, Liquor Liab, Property, Workers' Comp  
**Carrier Status** Admitted, Non-admitted  
**States** All States

### American Specialty Insurance & Risk Services Inc.

**Coverages** Auto Comm-Standard, CGL, Crime, Employee Benefits, Excess Liab, Liquor Liab, Property, Workers' Comp  
**Carrier Status** Admitted **States** All States

### Exclusive Underwriting Managers

**Coverages** Crime, Excess Liab, Hired & Non-owned Auto, Inland Marine, Liquor Liab, Property **States** All States

### McGowan Allied Specialty Insurance

**Coverages** Auto Comm-Standard, CGL, Crime, Equipment Breakdown, Excess Liab, Hired & Non-owned Auto, Inland Marine, Property, Workers' Comp **Carrier Status** Admitted  
**States** All States

## NeitClem Wholesale Insurance Brokerage Inc.

**Coverages** GL, Property **Carrier Status** Admitted, Non-admitted **States** AZ, CA, NV, TX

## The McGowan Companies

**Coverages** Auto Comm-Standard, Excess Liab, GL, Inland Marine, Participant Accident, Pollution, Prize Indemnification, Property, Workers' Comp  
**Carrier Status** Admitted **States** All States

## Farm & Ranch

### Agricultural Insurance Mgmt Services

**Coverages** Auto Comm-Standard, Care/Custody/Control, CGL, Commercial Excess, Equipment Breakdown, Excess Liab, Horse Mortality, Property, Umbrella **Carrier Status** Admitted  
**States** Most States

### Equine Insurance Specialists LLC

**Coverages** Auto Comm-Standard, Horse Mortality, Liability, Property, Umbrella **Carrier Status** Admitted  
**States** All States except AK, FL, HI

### Flow Insurance Services

**Coverages** Excess Flood, Flood **Carrier Status** Non-admitted  
**States** All States

### Markel

**Coverages** Auto Comm-Standard, Care/Custody/Control, GL, Inland Marine, Property, Umbrella **Carrier Status** Admitted  
**States** All States except AK, HI

### Philadelphia Insurance Companies

**Coverages** Abuse & Molestation, GL, Professional Liab, Property, Umbrella **Carrier** Admitted **States** All except LA

### Risk Placement Services Sacramento

**Coverages** Care/Custody/Control, CGL, Fire, GL, Livestock/Animal Mortality, Property, Umbrella  
**Carrier Status** Admitted, Non-admitted **States** CA

### South & Western General Agency Inc.

**Coverages** Auto, Excess Liab, GL, Inland Marine, Property  
**Carrier** Admitted **States** AR, MS, NM, OK, TN, TX

## SPG Wholesale

**Coverages** GL, Property **Carrier Status** Non-admitted  
**States** All States

## Winery Pak Insurance Programs

**Coverages** Combo Personal & Commercial, Herbicide & Pesticide, Liability, Pollution Liab, Property  
**Carrier Status** Admitted **States** All States

## XPT Specialty

**Coverages** CGL, Combo Personal & Commercial, Dwelling Fire, Equipment, Inland Marine, Livestock/Animal Mortality, Property **Carrier Status** Admitted, Non-admitted  
**States** All States except AK

## Farm Labor Contractors

### XPT Specialty

**Coverages** Excess Liab, GL, Herbicide & Pesticide, Inland Marine, Professional Liab **Carrier Status** Non-admitted  
**States** All States except AK

## Fast Food Restaurants

### Business Alliance Insurance Company

**Coverages** BOP, Cyber Liab, EPLI, Equipment Breakdown, Liquor Liab **Carrier Status** Admitted **States** CA

### Omaha National

**Coverages** Workers' Comp **Carrier Status** Admitted  
**States** Most States

### PEO Brokers Group

**Coverages** WC - Master Policies/ASO, Workers' Comp, Workers' Comp Plus (Alternative) **States** All States

## The McGowan Companies

**Coverages** Commercial Excess, Umbrella  
**Carrier Status** Admitted **States** All States

### UCA General Insurance Services Inc.

**Coverages** Business Income, CGL, Cyber Liab, Equipment Breakdown, Fire Legal Liab, Hired & Non-owned Auto, Medical Payments, Property, Umbrella **Carrier** Non-admitted  
**States** AZ, CA, ID, NV, OR, UT, WA

## Festivals & Fairs

### Alive Risk

**Coverages** Accident & Health, CGL, Contingent Coverages, Event Cancellation, Excess Liab, Hired & Non-owned Auto, Inland Marine, Liquor Liab **Carrier Status** Admitted, Non-admitted **States** All States

### American Specialty Insurance & Risk Services Inc.

**Coverages** Auto Comm-Standard, CGL, Crime, Employee Benefits, Excess Liab, Liquor Liab, Property, Workers' Comp  
**Carrier Status** Admitted **States** All States

## BUA LLC

**Coverages** CGL, Event Cancellation, Weather  
**Carrier Status** Non-admitted **States** All States

## InsuranceHelper.com

**Coverages** Blanket Add'l Insureds, Blanket Waivers, CGL, Completed Operations Liab, GL, Hired & Non-owned Auto, Liability, Liquor Liab, Medical Payments, Personal Liab, Products Liab, Trade Shows & Festivals **Carrier** Non-admitted  
**States** All States

## Integrated Specialty Coverages (ISC)

**Coverages** Assault & Battery, Equipment Breakdown, GL, Liquor Liab, Property **Carrier Status** Non-admitted  
**States** All States

## K&K Insurance Group Inc.

**Coverages** Auto Comm-Standard, CGL, Crime, EPLI, Event Cancellation, Inland Marine, Liquor Liab, Property, Workers' Comp **Carrier Status** Admitted **States** All States except FL

## McGowan Allied Specialty Insurance

**Coverages** Auto Comm-Standard, CGL, Crime, Equipment Breakdown, Excess Liab, Hired & Non-owned Auto, Inland Marine, Property, Workers' Comp **Carrier Status** Admitted  
**States** All States

## Philadelphia Insurance Companies

**Coverages** Abuse & Molestation, Commercial Auto, Blanket Add'l Insureds, Boiler & Machinery, Business Income, Business Interruption, CGL, Commercial Excess, Crime, D&O, EPLI, Equipment Breakdown, Inland Marine, Participant Accident, Umbrella **Carrier** Admitted **States** All except LA

## Financial Institutions

### Johnson & Johnson

**Coverages** Crime, Cyber Liab, E&O, EPLI, Fidelity Bonds, Kidnap/Ransom, Professional Liab  
**Carrier Status** Non-admitted **States** All States

### Markel

**Coverages** Auto Comm-Standard, Excess Liab, GL, Property, Workers' Comp **States** All States except HI, LA

## Proctor Loan Protector

**Coverages** Blanket Forced Placed, E&O, Excess Flood, Flood, Force Place Fire Cvr, Foreclosed Properties, High Valued Homes, Mobile Home Ins, Mortgage Impairment, Mortgage REO Cvr, Rented Property, Residential Property  
**Carrier Status** Non-admitted **States** All States

## ProSurance Group, a Div of One8o Intermediaries

**Coverages** Crime, E&O, Excess Liab, Fidelity, Fidelity Bonds, Professional Liab **Carrier Status** Admitted, Non-admitted  
**States** All States

## Ryan Specialty National Programs

**Coverages** Collateral Protection, Force Place Fire Cvr, GL, Mortgage Impairment, Mortgage REO Cvr, Property, Vacant Building **Carrier Status** Non-admitted **States** All States

## Unitas Financial Services

**Coverages** Blanket Forced Placed, Collateral Protection, Flood, Force Place Fire Cvr, Mortgage Impairment, Mortgage REO Cvr **Carrier Status** Admitted, Non-admitted  
**States** All States except AK, HI

## Wilkoff Bonds

**Coverages** Crime, Fidelity, Fidelity Bonds, Fiduciary Liab  
**Carrier Status** Admitted **States** All States

## Financial Planners

### Markel

**Coverages** Auto Comm-Standard, E&O, Excess Liab, GL, Property **Carrier Status** Admitted, Non-admitted  
**States** All States except DC

## ProSurance Group, a Div of One8o Intermediaries

**Coverages** Crime, E&O, Fidelity, Fidelity Bonds, Insurance Broker Bonds, Professional Liab **Carrier Status** Admitted, Non-admitted **States** All States

## Fine Art Collections

### Applied Underwriters Inc.

**Coverages** Combo Personal & Commercial, Fine Arts, Int'l Coverage - Commercial, Int'l Coverage - Personal, Physical Damage, Theft **Carrier Status** Admitted **States** All States

## Distinguished Programs

**Coverages** Fine Arts, Physical Damage, Property  
**Carrier Status** Admitted **States** All States

## Integrated Specialty Coverages (ISC)

**Coverages** Fine Arts, Personal Liab, Personal Property  
**Carrier Status** Non-admitted **States** All States

## SPG Wholesale

**Coverages** Earthquake, Excess Flood, Fire, Inland Marine, Mysterious Disappearance **Carrier Status** Admitted, Non-admitted **States** All States

**Firearms Dealers**

**Joseph Chiarello & Co., Inc.; Firearms Business Ins.**  
*Coverages* CGL, Crime, Equipment Breakdown, Firearms Liability, Liquor Liab, Medical Payments, Products Liab, Property, Umbrella *Carrier Status* Admitted *States* All States

**Food Trucks**

**Markel**  
*Coverages* Workers' Comp *States* All States

**Food Vendors**

**Great American Insurance Group, Alternative Markets**  
*Coverages* Auto Comm-Standard, BOP, CGL, Inland Marine, Property, Umbrella, Workers' Comp *Carrier Status* Admitted, Non-admitted *States* All States

**InsuranceHelper.com**  
*Coverages* Blanket Add'l Insureds, Blanket Waivers, CGL, Fire Legal Liab, GL, Hired & Non-owned Auto, Liability, Liquor Liab, Medical Payments, Personal Liab, Products Liab, Trade Shows & Festivals *Carrier Status* Non-admitted *States* All States

**Forestry Services**

**Arrowhead General Insurance Agency Inc.**  
*Coverages* Earthquake, Equipment, Equipment Breakdown, Flood *Carrier Status* Admitted *States* Most States

**Balance Partners - Maven**  
*Coverages* CGL, E&O, Excess Liab, Professional Liab *Carrier Status* Non-admitted *States* All States

**Continental Underwriters**  
*Coverages* Builders Risk, Business Income, Business Interruption, Combo Personal & Commercial, Commercial Excess, Crime, Equipment Breakdown, GL, Inland Marine, Int'l Coverage - Commercial, International Coverage - Personal, Property, Umbrella, Wind, Workers' Comp *Carrier Status* Admitted, Non-admitted *States* All States

**Keith D. Peterson & Company Inc.**  
*Coverages* Auto Comm-Standard, Boiler & Machinery, Builders Risk, CGL, Crime, D&O, EPLI, Equipment Breakdown, Inland Marine, Motor Truck Cargo, Property, Umbrella, Workers' Comp *Carrier Status* Admitted, Non-admitted *States* All States

**Pennsylvania Lumbermens Mutual Insurance Company**  
*Coverages* Auto Comm-Standard, CGL, Commercial Marine, EPLI, Equipment Breakdown, Inland Marine, Liability, Property, Umbrella *Carrier Status* Admitted *States* All States

**Victor Insurance Managers LLC**  
*Coverages* Auto Comm-Standard, Cargo, Cyber Liab, Excess Liab, GL, Inland Marine, Property *Carrier Status* Admitted *States* All States except CA, LA, MI, NY

**Foster Care**

**Negley Associates**  
*Coverages* CGL, Professional Liab *Carrier Status* Non-admitted *States* All States

**Foundations**

**Berkley Select | a Berkley Company**  
*Coverages* D&O, EPLI, Fiduciary Liab, Nonprofit D&O *Carrier Status* Admitted, Non-admitted *States* All States

**Great American Ins. Group, Specialty Human Services**  
*Coverages* Abuse & Molestation, Auto Comm-Nonstandard, Blanket Add'l Insureds, Business Income, CGL, Commercial Excess, Community/Social Svcs, Crime, Educator Legal Liab, Employee Benefits, Equipment Breakdown, Fire Legal Liab, GL, Hired & Non-owned Auto, Inland Marine, Misc Professional Liability, Professional Liability, Umbrella *Carrier Status* Admitted *States* All States except HI, LA, OK

**Nonprofits Insurance Alliance**  
*Coverages* Abuse & Molestation, Auto Comm-Standard, Auto Comm-Standard Phys Dmg, Blanket Add'l Insureds, Business Income, Business Interruption, CGL, Community/Social Svcs, Crime, Developmental Disabilities, EPLI, Fiduciary Liab, Fire Legal Liab, Hired & Non-owned Auto, Inland Marine, Liquor Liab, Mechanical Breakdown, Misc Professional Liab, Nonprofit D&O, Sexual Misconduct, Umbrella, Uninsured Motorists *Carrier Status* Non-admitted *States* Most States

**Philadelphia Insurance Companies**  
*Coverages* Abuse & Molestation, Commercial Auto, Boiler & Machinery, Business Income, Business Interruption, CGL, Crime, D&O, Employee Benefits, EPLI, Equipment Breakdown, Fiduciary Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Identity Theft, Inland Marine, Physical Damage, Professional Liab, Property, Real & Business Personal Prop, Sexual Misconduct, Umbrella, Uninsured Motorists *Carrier Status* Admitted *States* All States except LA

**Fraternal Organizations**

**Charity First Insurance Services Inc.**  
*Coverages* Abuse & Molestation, Auto Comm-Standard, Business Income, CGL, Crime, Cyber Liab, Inland Marine, Liquor Liab, Property, Workers' Comp *Carrier Status* Admitted *States* All States

**Gateway Specialty Insurance**  
*Coverages* Abuse & Molestation, Crime, E&O, EPLI, GL, Liquor Liab, Nonprofit D&O, Property *Carrier Status* Non-admitted *States* All States except AK, LA, WV

**Funeral Directors**

**Balance Partners - Maven**  
*Coverages* CGL, E&O, Excess Liab, Professional Liab *Carrier Status* Non-admitted *States* All States

**Markel**  
*Coverages* E&O, Workers' Comp *Carrier Status* Admitted *States* All States

**Garages**

**Ashley General Agency**  
*Coverages* Garage Keepers Legal Liab, Garage Liability, GKLL *Carrier Status* Non-admitted *States* TX

**KBK Insurance Group Inc.**  
*Coverages* Dealers Open Lot, Garage Keepers Legal Liab, GL, On-Hook Cargo, Property, Umbrella *Carrier Status* Admitted *States* All States except AK, HI, MA, NY

**Lancer Insurance Company**  
*Coverages* Garage Keepers Legal Liab, Garage Liability, GKLL *Carrier Status* Admitted, Non-admitted *States* NY

**National Indemnity Company**  
*Coverages* Dealers Open Lot, Garage Keepers Legal Liab, Garage Liability, GKLL, Medical Payments, Uninsured Motorists *Carrier Status* Admitted, Non-admitted *States* All States except HI, MA, NJ, NY

**Sun Coast General Insurance Agency**  
*Coverages* CGL, Dealers Open Lot, Garage Keepers Legal Liab, Garage Liability, GKLL, GL, Hired & Non-owned Auto, Property *Carrier Status* Admitted, Non-admitted *States* AZ, CA

**Walter General Agency (WGA)**  
*Coverages* Dealers Open Lot, Excess Liab, Garage Keepers Legal Liab, Garage Liability, GKLL, Inland Marine, Medical Payments, Property, Theft, Tools & Equip, Truck Auto Liab, Umbrella, Uninsured Boaters, Uninsured Motorists *Carrier Status* Non-admitted *States* AR, IL, MO, OK

**Glass Merchants/Glazing Contractors**

**Markel**  
*Coverages* Workers' Comp *States* All States

**Golf Courses**

**Great American Insurance Group, Alternative Markets**  
*Coverages* Auto Comm-Standard, BOP, CGL, Inland Marine, Property, Umbrella, Workers' Comp *Carrier Status* Admitted, Non-admitted *States* All States

**Markel**  
*Coverages* Workers' Comp *States* All States

**Signature Specialty, LP**  
*Coverages* Business Interruption, GL, Inland Marine, Liquor Liab, Property, Tee-to-Green *Carrier Status* Non-admitted *States* All States

**Starwind Community Associations**  
*Coverages* Accessories, Business Income, Business Interruption, Crime, E&O, Employee Benefits, Environmental Liab, Fine Arts, Fire, Flood, GL, Herbicide & Pesticide, Hired & Non-owned Auto, Hurricane, Inland Marine, Liability, Liquor Liab, Property, Tee-to-Green, Umbrella *Carrier Status* Non-admitted *States* FL

**Venture Insurance Programs**  
*Coverages* D&O, E&O, EPLI, Excess Liab, GL, Herbicide & Pesticide, Liquor Liab, Pollution, Property, Tee-to-Green, Umbrella, Workers' Comp *Carrier Status* Admitted *States* All States

**Virtue Risk Partners LLC**  
*Coverages* Environmental Liab, Pollution Liab *Carrier Status* Non-admitted *States* All States

**XPT Specialty**  
*Coverages* Auto, Equipment Breakdown, Excess, GL, Liquor Liability, Property, Workers Comp *Carrier Status* Admitted *States* All States except AK

**Grocery Stores/Supermarkets**

**Business Alliance Insurance Company**  
*Coverages* BOP, Cyber Liab, EPLI, Equipment Breakdown, Liquor Liab *Carrier Status* Admitted *States* CA

**Great American Insurance Group, Alternative Markets**  
*Coverages* Auto Comm-Standard, BOP, CGL, Inland Marine, Property, Umbrella, Workers' Comp *Carrier Status* Admitted, Non-admitted *States* All States

**Markel**  
*Coverages* Workers' Comp *Carrier Status* Admitted *States* All States

**Omaha National**  
*Coverages* Workers' Comp *Carrier Status* Admitted *States* Most States

**UCA General Insurance Services Inc.**  
*Coverages* Business Income, CGL, Cyber Liab, Fire Legal Liab, Medical Payments, Property, Umbrella *Carrier Status* Non-admitted *States* AZ, CA, ID, NV, OR, UT, WA

**Group Homes**

**Care Providers Insurance Services**  
*Coverages* Abuse & Molestation, Accident & Health, Auto Comm-Standard, Crime, D&O, EPLI, Excess Liab, GL, Inland Marine, Professional Liab, Property *Carrier Status* Admitted *States* All States

**Charity First Insurance Services Inc.**  
*Coverages* Abuse & Molestation, Auto Comm-Standard, Blanket Add'l Insureds, Business Income, CGL, Crime, Cyber Liab, EPLI, Equipment Breakdown, Inland Marine, Liquor Liab, Nonprofit D&O, Professional Liab, Property, Umbrella, Workers' Comp *Carrier Status* Admitted *States* All States

**Negley Associates**  
*Coverages* CGL, Professional Liab *Carrier Status* Non-admitted *States* All States

**RPS Healthcare**  
*Coverages* D&O, EPLI, Excess Liab, GL, Professional Liab, Property *Carrier Status* Admitted, Non-admitted *States* All States

**Guides & Outfitters**

**Exclusive Underwriting Managers**  
*Coverages* Crime, Excess Liab, Hired & Non-owned Auto, Inland Marine, Liquor Liab, Property *States* All States

**Joseph Chiarello & Co. ; Firearms Business Insurance**  
*Coverages* GL, Property, Umbrella *Carrier Status* Admitted *States* All States

**K&K Insurance Group Inc.**  
*Coverages* CGL, Crime, Excess Liab, Inland Marine, Property *Carrier Status* Admitted *States* All States

**McGowan Allied Specialty Insurance**  
*Coverages* Auto Comm-Standard, CGL, Crime, Equipment Breakdown, Excess Liab, Hired & Non-owned Auto, Inland Marine, Property, Workers' Comp *Carrier Status* Admitted *States* All States

**Philadelphia Insurance Companies**  
*Coverages* Commercial Auto, Boiler & Machinery, Business Income, Business Interruption, CGL, Crime, Employee Benefits, Equipment Breakdown, Fire Legal Liab, GL, Hired & Non-owned Auto, Inland Marine, Participant Accident, Professional Liab, Property, Real & Business Personal Prop, Umbrella, Uninsured Motorists *Carrier Status* Admitted *States* All States except LA

**Venture Insurance Programs**  
*Coverages* GL, Inland Marine, Property, Umbrella *Carrier Status* Non-admitted *States* All States except AK, HI

**Gymnastics Facilities / Gyms**

**Exclusive Underwriting Managers**  
*Coverages* Crime, Excess Liab, Hired & Non-owned Auto, Inland Marine, Liquor Liab, Property *States* All States

**Sadler Insurance, Div. Of Specialty Program Group LLC**  
*Coverages* Abuse & Molestation, CGL, D&O, EPLI, Equipment, Excess Liab, Hired & Non-owned Auto, Inland Marine, Participant Accident, Personal Property, Property *Carrier Status* Admitted *States* All States

**Sports & Wellness Insurance**  
*Coverages* Abuse & Molestation, Accident & Health, Crime, Cyber Liab, D&O, GL, Hired & Non-owned Auto, Inland Marine, Property, Umbrella *Carrier Status* Admitted, Non-admitted *States* All States

**Venture Insurance Programs**  
*Coverages* Auto Comm-Standard, Crime, Cyber Liab, D&O, EPLI, GL, Liquor Liab, Professional Liab, Property, Umbrella *States* All States



## Hazardous Materials Transporters

### Access E&S Insurance Services

**Coverages** Commercial Auto, Excess Liab, Liability, Pollution Liab, Professional Liab **Carrier Status** Non-admitted **States** AR, DC, DE, GA, IL, MD, NC, NJ, NY, OH, PA, SC, TN, TX, VA

### Freberg Environmental Inc.

**Coverages** Auto Comm-Nonstandard, Auto Comm-Nonstandard Phys Dmg, CGL, Environmental Liab, GL, Hired & Non-owned Auto, Long Haul, Physical Damage, Pollution, Pollution Liab, Transportation Pollution Liab, Uninsured Motorists **Carrier Status** Admitted **States** All States except FL, HI, LA, MA, MS, NY

### SPG Environmental

**Coverages** CGL, E&O, Environmental Liab, Pollution, Pollution Liab, Transportation Pollution Liab, Workers' Comp **States** All States

### Target Managers Insurance Services

**Coverages** Auto Comm-Standard, CGL, Environmental Liab, Excess Liab, Pollution Liab, Property, Truck Auto Liab, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

## Health Clubs

### American Specialty Insurance & Risk Services Inc.

**Coverages** Auto Comm-Standard, CGL, Crime, Employee Benefits, Excess Liab, Liquor Liab, Property, Workers' Comp **Carrier Status** Admitted **States** All States

### Philadelphia Insurance Companies

**Coverages** Abuse & Molestation, GL, Professional Liab, Property, Umbrella **Carrier Status** Admitted **States** All States except LA

### Sports & Wellness Insurance

**Coverages** Abuse & Molestation, Accident & Health, Crime, Cyber Liab, D&O, GL, Hired & Non-owned Auto, Inland Marine, Property, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States

### Venture Insurance Programs

**Coverages** Auto Comm-Standard, Crime, Cyber Liab, D&O, EPLI, GL, Liquor Liab, Professional Liab, Property, Umbrella **Carrier Status** Admitted **States** All States

## Healthcare Facilities

### AllComp Solutions

**Coverages** Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted **States** All States

### Amalgamated Insurance Underwriters

**Coverages** Assault & Battery, Crime, Earthquake, Equipment Breakdown, Flood, Property **Carrier Status** Non-admitted **States** All States except CO, FL, HI, LA, NY, TX

### Amwins - 150+ Locations Worldwide

**Coverages** Crime, Employee Benefits, Fidelity Bonds, GL, Professional Liab, Property, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

### Caitlin Morgan Insurance Services

**Coverages** GL, Professional Liab **States** All States

### Element22 Insurance Services

**Coverages** CGL, Professional Liab, Property **Carrier Status** Admitted **States** All States

### NeitClem Wholesale Insurance Brokerage Inc.

**Coverages** Developmental Disabilities, Fire, Liability, Medical Malpractice, Professional Liab **Carrier Status** Admitted, Non-admitted **States** AZ, CA, NV, TX

### Oryx Insurance Brokerage Inc.

**Coverages** Auto Comm-Standard, GL, Umbrella, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

### PEO Brokers Group

**Coverages** WC - Master Policies/ASO, Workers' Comp, Workers' Comp Plus (Alternative) **States** All States

### Pro-Praxis Insurance

**Coverages** E&O, Professional Liab **Carrier Status** Admitted **States** All States

### Promont Insurance Advisors

**Coverages** CGL, Cyber Liab, Professional Liab, Property **Carrier Status** Non-admitted **States** All States

### RPS Healthcare

**Coverages** D&O, EPLI, Excess Liab, GL, Medical Professional, Professional Liab, Property **States** All States

## Home Healthcare Providers

### AllComp Solutions

**Coverages** Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted **States** All States

### Amwins - 150+ Locations Worldwide

**Coverages** Crime, Employee Benefits, Fidelity Bonds, GL, Professional Liab, Property, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

### Care Providers Insurance Services

**Coverages** Abuse & Molestation, Accident & Health, Auto Comm-Standard, Business Interruption, Crime, D&O, EPLI, Excess Liab, GL, Inland Marine, Professional Liab, Property **Carrier Status** Admitted **States** All States

### CRC Insurance Services

**Coverages** Excess Liab, GL, Professional Liab, Property, Umbrella **Carrier Status** Non-admitted **States** All States except AR, MS, NC, OR, WA

### Irwin Siegel Agency

**Coverages** Abuse & Molestation, Accident & Health, Commercial Auto, CGL, Crime, Cyber Liab, D&O, EPLI, Excess Liab, GL, Inland Marine, Professional Liab, Property, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States

### Logic Underwriters, a PCF Company

**Coverages** GL, Professional Liab **Carrier Status** Non-admitted **States** TX

### Oryx Insurance Brokerage Inc.

**Coverages** Auto Comm-Standard, GL, Umbrella, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

### PEO Brokers Group

**Coverages** WC - Master Policies/ASO, Workers' Comp, Workers' Comp Plus (Alternative) **States** All States

### Philadelphia Insurance Companies

**Coverages** Abuse & Molestation, Commercial Auto, Boiler & Machinery, Business Income, Business Interruption, CGL, Crime, Cyber Liab, D&O, Hired & Non-owned Auto, Inland Marine, Medical Malpractice, Professional Liab, Property, Umbrella **Carrier Status** Admitted **States** All States except LA

### Pro-Praxis Insurance

**Coverages** E&O, Professional Liab **Carrier Status** Admitted **States** All States

### Promont Insurance Advisors

**Coverages** CGL, Cyber Liab, EPLI, Excess Liab, Hired & Non-owned Auto, Professional Liab, Property **Carrier Status** Non-admitted **States** All States

### RPS Healthcare

**Coverages** D&O, EPLI, Excess Liab, GL, Professional Liab, Property **States** All States

### Sapphire Blue

**Coverages** CGL, Professional Liab **Carrier Status** Non-admitted **States** All States except KY

### StateFund First, a Div of Arthur J Gallagher & Co.

**Coverages** Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted **States** CA

## Home Inspectors

### Landy Insurance Agency

**Coverages** CGL, E&O, Misc Professional Liab, Professional Liab **Carrier Status** Admitted **States** All States

### Norman-Spencer Agency LLC

**Coverages** E&O, GL, Property **Carrier Status** Non-admitted **States** All States except AK, LA, WV

### Professional Insurance Concepts

**Coverages** E&O, EPLI, Professional Liab **Carrier Status** Admitted **States** All States

### RealCare Insurance

**Coverages** E&O, Professional Liab **Carrier Status** Admitted, Non-admitted **States** All States

### Target Professional Programs

**Coverages** E&O, GL, Professional Liab **Carrier Status** Non-admitted **States** All States

## Home Medical Equipment Dealers

### Amwins - 150+ Locations Worldwide

**Coverages** Crime, Employee Benefits, Fidelity Bonds, GL, Professional Liab, Property, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

## Homebuilders

### Applied Underwriters Inc.

**Coverages** Builders Risk, Catastrophe, Combo Personal & Commercial, Workers' Comp **Carrier Status** Admitted **States** All States

### Builders & Tradesmen's Insurance Services Inc. (BTIS)

**Coverages** Auto Comm-Standard, Excess Liab, GL, Inland Marine **Carrier Status** Admitted **States** All States except AK, CO, NY

### Gridiron Insurance Underwriters Inc.

**Coverages** Excess Liab, GL **Carrier Status** Non-admitted **States** NJ, NY

### Omaha National

**Coverages** Workers' Comp **Carrier Status** Admitted **States** Most States

### Pennsylvania Lumbermens Mutual Insurance Company

**Coverages** Auto Comm-Standard, CGL, Commercial Marine, EPLI, Equipment Breakdown, Inland Marine, Liability, Property, Umbrella **Carrier Status** Admitted **States** All States

### REinsurePro

**Coverages** Builders Risk, Business Income, CGL, Dwelling Fire, Earthquake, Equipment Breakdown, Flood, Foreclosed Properties, Hail, Hurricane, Liability, Medical Payments, Property, Rented Property, Residential Property, Vacant Building **Carrier Status** Non-admitted **States** All States except FL, LA, NY

### US Assure

**Coverages** Builders Risk, Business Income, COC, Contractors Equip, Earthquake, Fire, Flood, Hail, High Valued Homes, Hurricane, Installation Floaters, Residential Property, Theft, Tools & Equip, Weather, Wind **Carrier Status** Admitted **States** All States

### Victor Insurance Managers LLC

**Coverages** Builders Risk, Cyber Liab **Carrier Status** Admitted **States** All States except HI

## Homeowner Associations

### Amalgamated Insurance Underwriters

**Coverages** Boiler & Machinery, Earthquake, Flood, Property **Carrier Status** Non-admitted **States** All States except CO, FL, HI, LA, NY, TX

### Amwins - 150+ Locations Worldwide

**Coverages** Auto Comm-Standard, Crime, Equipment Breakdown, Flood, GL, Inland Marine, Property, Umbrella, Workers' Comp **Carrier Status** Admitted **States** All States

### Community Association Insurance Solutions LLC

**Coverages** Crime, Workers' Comp **Carrier Status** Admitted **States** All States

### Distinguished Programs

**Coverages** Crime, D&O, GL, Property, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States

### Element22 Insurance Services

**Coverages** Catastrophe, Excess Flood, Flood, Hurricane, Property, Real & Business Personal Prop, Weather, Wind **Carrier Status** Non-admitted **States** AL, FL, GA, LA, MS, NC, SC, TX, VA

### Hinterland Insurance

**Coverages** CGL, Earthquake, GL, Property **Carrier Status** Non-admitted **States** All States except OK, TX

### Kevin Davis Insurance Services

**Coverages** Crime, Cyber Liab, D&O, Excess Liab **Carrier Status** Admitted **States** All States

### Markel

**Coverages** Workers' Comp **States** All States

### MiniCo Insurance Agency, a Jencap Company

**Coverages** D&O, Liability **Carrier Status** Non-admitted **States** All States

### Philadelphia Insurance Companies

**Coverages** Commercial Auto, Boiler & Machinery, CGL, Crime, Employee Benefits, Equipment Breakdown, Fire Legal Liab, GL, Hired & Non-owned Auto, Identity Theft, Inland Marine, Participant Accident, Professional Liab, Property, Real & Business Personal Prop, Umbrella, Uninsured Motorists **Carrier Status** Admitted **States** All States except LA

### Professional Insurance Concepts

**Coverages** E&O, Professional Liab **Carrier Status** Admitted **States** All States

### Starwind Community Associations

**Coverages** Boiler & Machinery, Business Income, CGL, Crime, Cyber Liab, Difference in Conditions, Dwelling Fire, Employee Benefits, Environmental Liab, EPLI, Excess Flood, Fire, Garage Keepers Legal Liab, GL, Homeowners Pkg, Liability, Nonprofit D&O, Pool & Spa Liab, Property, Umbrella, Wind, Workers' Comp **Carrier Status** Non-admitted **States** CA, FL, GA, KY, TN, TX

**US Assure**

**Coverages** Builders Risk, Business Income, COC, Earthquake, Fire, Flood, Hail, High Valued Homes, Hurricane, Installation Floaters, Residential Property, Theft, Weather, Wind  
**Carrier Status** Admitted **States** All States

**Horse Breeders/Boarders****Agricultural Insurance Mgmt Services**

**Coverages** Care/Custody/Control, GL, Horse Mortality, Personal Liab  
**Carrier Status** Admitted **States** Most States

**Equine Insurance Specialists LLC**

**Coverages** Auto Comm-Standard, Horse Mortality, Liability, Property, Umbrella **States** All States except AK, FL, HI

**Markel**

**Coverages** Auto Comm-Standard, Business Interruption, Care/Custody/Control, CGL, Excess Liability, Fire Legal Liab, GL, Inland Marine, Legal Liability, Medical Payments, Misc Professional Liability, Personal Property, Property, Tools & Equipment, Umbrella **Carrier Status** Admitted  
**States** All States except DC, HI

**Horse Farms****Agricultural Insurance Mgmt Services**

**Coverages** Business Income, Care/Custody/Control, Combo Personal & Commercial, Equipment Breakdown, Homeowners Pkg, Horse Mortality, Liability, Tools & Equip  
**Carrier Status** Admitted **States** Most States

**AllComp Solutions**

**Coverages** Workers' Comp, Workers' Comp Plus (Alternative)  
**Carrier Status** Admitted **States** All States

**Equine Insurance Specialists LLC**

**Coverages** Auto Comm-Standard, Horse Mortality, Liability, Property, Umbrella **Carrier Status** Admitted  
**States** All States except AK, FL, HI

**Markel**

**Coverages** Auto Comm-Standard, Business Interruption, Care/Custody/Control, CGL, Excess Liab, Fire Legal Liab, GL, Inland Marine, Legal Liab, Medical Payments, Personal Property, Property, Tools & Equipment, Umbrella  
**Carrier Status** Admitted **States** All States except DC, HI

**South & Western General Agency Inc.**

**Coverages** Dwelling Fire, Equipment, Excess Liab, GL, Personal Property, Property  
**Carrier Status** Admitted  
**States** AR, MS, OK, TN, TX

**Hospice Care Facilities****Care Providers Insurance Services**

**Coverages** Abuse & Molestation, Accident & Health, Business Interruption, Crime, D&O, EPLI, Excess Liab, GL, Inland Marine, Professional Liab, Property  
**Carrier Status** Admitted  
**States** All States

**Integrated Specialty Coverages (ISC)**

**Coverages** Abuse & Molestation, Add'l Expense, Employee Benefits, GL, Hired & Non-owned Auto, Medical Professional  
**Carrier Status** Non-admitted **States** All States

**Nonprofits Insurance Alliance**

**Coverages** Abuse & Molestation, Auto Comm-Standard, Blanket Add'l Insureds, Business Income, Business Interruption, CGL, Community/Social Svcs, Developmental Disabilities, EPLI, Fiduciary Liab, Fire Legal Liab, Hired & Non-owned Auto, Inland Marine, Liquor Liab, Mechanical Breakdown, Misc Professional Liab, Nonprofit D&O, Sexual Misconduct, Umbrella, Uninsured Motorists  
**Carrier Status** Non-admitted **States** Most States

**Promont Insurance Advisors**

**Coverages** CGL, Cyber Liab, Professional Liab, Property  
**Carrier Status** Non-admitted **States** All States

**Roosevelt Road Specialty**

**Coverages** Excess Liab, GL, Professional Liab  
**Carrier Status** Admitted **States** All States

**Sapphire Blue**

**Coverages** CGL, Professional Liab  
**Carrier Status** Non-admitted **States** All States except KY

**Hospitals****Amwins - 150+ Locations Worldwide**

**Coverages** Crime, Cyber Liab, EPLI, Fiduciary Liab, Kidnap/Ransom, Professional Liab, Property, Workers' Comp  
**Carrier Status** Admitted, Non-admitted **States** All States

**Pro-Praxis Insurance**

**Coverages** E&O, Professional Liab **Carrier Status** Admitted  
**States** All States

**Hotels/Motels****Amalgamated Insurance Underwriters**

**Coverages** Assault & Battery, Boiler & Machinery, Crime, Earthquake, Equipment Breakdown, Flood, Property, Wind  
**Carrier Status** Non-admitted **States** All States except CO, FL, HI, NY, OK, TX

**Amwins - 150+ Locations Worldwide**

**Coverages** Builders Risk, Business Income, Contractors Equip, Inland Marine **Carrier Status** Admitted, Non-admitted **States** All States

**Ashley General Agency**

**Coverages** Assault & Battery, Boiler & Machinery, Business Income, Business Interruption, Equipment Breakdown, Excess Liab, Property  
**Carrier Status** Non-admitted **States** TX

**Commercial Sector Ins. Brokers, a Div of SPG Wholesale**

**Coverages** CGL, Commercial Excess, Earthquake, Excess Liab, Hurricane, Mechanical Breakdown, Property, Wind  
**Carrier Status** Non-admitted **States** Most States

**Covenant Underwriters**

**Coverages** Abuse & Molestation, Boiler & Machinery, Commercial Excess, Crime, Cyber Liab, Earthquake, EPLI, Equipment Breakdown, Flood, Hurricane, Liability, Property, Sexual Misconduct, Wind  
**Carrier Status** Non-admitted  
**States** All States except AK, HI

**Distinguished Programs**

**Coverages** Auto Comm-Standard, CGL, Crime, Cyber Liab, Liability, Property, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States

**Element22 Insurance Services**

**Coverages** Assault & Battery, Boiler & Machinery, Builders Risk, Business Income, Business Interruption, Catastrophe, Equipment Breakdown, Excess Flood, Fire, Flood, Hurricane, Property, Weather, Wind  
**Carrier Status** Non-admitted  
**States** All States

**Flood Risk Solutions Inc.**

**Coverages** Add'l Living Expense, Builders Risk, Business Income, Business Interruption, Commercial Excess, Excess Flood, Flood, Personal Property  
**Carrier Status** Non-admitted  
**States** All States

**Gorst & Compass Insurance**

**Coverages** Business Income, CGL, Glass, Property  
**Carrier Status** Non-admitted **States** CA

**Hinterland Insurance**

**Coverages** Builders Risk, CGL, Property  
**Carrier Status** Non-admitted **States** All States except OK, TX

**Joe Flood Insurance Brokerage, Inc. (JFIB)**

**Coverages** Excess Flood, Flood, Deductible Buyback  
**States** Most States

**Markel**

**Coverages** Property, Workers' Comp **Carrier Status** Admitted  
**States** All States

**PEO Brokers Group**

**Coverages** WC - Master Policies/ASO, Workers' Comp, Workers' Comp Plus (Alternative) **States** All States

**Ryan Specialty National Programs**

**Coverages** Abusive Acts, Auto Comm-Standard, Crime, E&O, Garage Keepers Legal Liab, GL, Inland Marine, Liquor Liab, Professional Liability, Property, Umbrella  
**Carrier Status** Admitted **States** All States

**Southern Hospitality Underwriters**

**Coverages** All Risks/Cash in Transit, Auto Comm-Standard Liability, Crime, Cyber Liab, EPLI, Equipment Breakdown, GL, Liquor Liab, Property, Sexual Misconduct, Umbrella, Wind, Workers' Comp **Carrier Status** Admitted  
**States** All States

**SPG Wholesale**

**Coverages** CGL, Property **Carrier Status** Non-admitted  
**States** All States

**UCA General Insurance Services Inc.**

**Coverages** Business Income, CGL, Crime, Cyber Liab, Equipment Breakdown, Hired & Non-owned Auto, Liquor Liability, Medical Payments, Property, Umbrella  
**Carrier** Non-admitted **States** AZ, CA, ID, NV, OR, UT, WA

**Ice Rink Owners & Operators****American Specialty Insurance & Risk Services Inc.**

**Coverages** Auto Comm-Standard, CGL, Crime, Employee Benefits, Excess Liab, Liquor Liab, Participant Accident, Property, Workers' Comp **Carrier Status** Admitted  
**States** All States

**McGowan Allied Specialty Insurance**

**Coverages** Auto Comm-Standard, CGL, Crime, Equipment Breakdown, Excess Liab, Hired & Non-owned Auto, Inland Marine, Property, Workers' Comp **Carrier Status** Admitted  
**States** All States

**Importers****Brownyard Group**

**Coverages** Blanket Add'l Insureds, Blanket Waivers, Business Income, Business Interruption, CGL, Employee Benefits, Fire, Fire Legal Liab, GL, Glass, HNOA, Inland Marine, Liability, Personal Property, Products Liab, Professional Liab, Property, Stop-Gap **Carrier Status** Non-admitted **States** All States

**Cosmetic Insurance Services, a division of EPIC Brokers**

**Coverages** Commercial Auto, Boiler & Machinery, Crime, GL, Inland Marine, Products Liab, Property, Umbrella  
**Carrier Status** Admitted **States** All States

**NeitClem Wholesale Insurance Brokerage Inc.**

**Coverages** GL, Property **Carrier Status** Admitted, Non-admitted **States** AZ, CA, NV, TX

**In-Home Businesses****Flow Insurance Services**

**Coverages** Excess Flood, Flood **Carrier Status** Non-admitted  
**States** All States

**South & Western General Agency Inc.**

**Coverages** BOP, Business Interruption  
**Carrier Status** Admitted **States** AR, MS, NM, OK, TN, TX

**Industrial Parks****MG Skinner & Associates**

**Coverages** Boiler & Machinery, Business Income, Business Interruption, CGL, Crime, D&O, E&O, Earthquake, EPLI, Excess Liab, Flood, Professional Liab, Property, Real & Business Personal Prop, Tenant Discrimination, Umbrella, Wind, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

**Innkeepers****Philadelphia Insurance Companies**

**Coverages** Commercial Auto, Business Income, Care/Custody/Control, CGL, Crime, D&O, Employee Benefits, EPLI, Fiduciary Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Personal Property, Professional Liab, Umbrella, Uninsured Motorists **Carrier** Admitted **States** All States except LA

**Insurance Agents & Brokers (P/C L/H)****Builders & Tradesmen's Insurance Services Inc. (BTIS)**

**Coverages** E&O, GL, Workers' Comp **Carrier Status** Admitted  
**States** All States except AK

**Cooper & McCloskey Inc.**

**Coverages** E&O, Professional Liab **Carrier Status** Admitted, Non-admitted **States** AK, AZ, CA, CO, GA, HI, IL, NV, NY, OR, TN, TX, UT, WA

**Landy Insurance Agency**

**Coverages** BOP, Crime, Cyber Liab, D&O, E&O, EPLI, Products Liab, Workers' Comp **Carrier** Admitted **States** All States

**NEXT Insurance**

**Coverages** BOP, Excess Liab, GL, Professional Liab, Umbrella, Workers' Comp **Carrier Status** Admitted **States** All States

**Number One Insurance Agency**

**Coverages** Excess Liab, Professional Liab  
**Carrier Status** Admitted, Non-admitted **States** MA

**Professional Insurance Concepts**

**Coverages** E&O, EPLI, Professional Liab  
**Carrier Status** Admitted **States** All States

**ProSure Group, a Div of One80 Intermediaries**

**Coverages** Crime, E&O, Excess Liab, Fidelity, Fidelity Bonds, Professional Liab **Carrier Status** Admitted, Non-admitted  
**States** All States

**Quadrant Insurance Managers**

**Coverages** D&O, Professional Liab  
**Carrier Status** Non-admitted **States** All States

**Sun Coast General Insurance Agency**

**Coverages** BOP, Cyber Liab, E&O, Liability  
**Carrier** Non-admitted **States** AZ, CA, CO, NV, OR, UT, WA

**Target Professional Programs**

**Coverages** E&O, Professional Liab **Carrier** Non-admitted  
**States** All States except AK, HI, LA, MS, WV

**U.S. Brokers Network, a Division of IGP Specialty LLC**

**Coverages** E&O, Professional Liab **Carrier Status** Admitted, Non-admitted **States** All States except AK, CA, HI

**U.S. E&O Brokers, a Division of IGP Specialty LLC**

**Coverages** Crime, Cyber Liab, D&O, E&O, Professional Liab, Technology E&O **States** All States

**Vanguard Specialty**

**Coverages** E&O, Professional Liab **Carrier Status** Admitted  
**States** AL, AZ, FL, GA, IL, MA, MN, MO, MS, NC, NJ, OR, PA, TN, TX, VA, WI



## Insurance Companies

### Frank Winston Crum Insurance

**Coverages** Excess Liab, GL, Workers' Comp  
**Carrier Status** Admitted **States** Most States

### Markel

**Coverages** Auto Comm-Standard, Excess Liab, GL, Property, Workers' Comp **States** All States except HI, LA

### Quadrant Insurance Managers

**Coverages** D&O, EPLI, Fiduciary Liab, Professional Liab  
**Carrier Status** Non-admitted **States** All States

## Internet Companies

### Professional Insurance Concepts

**Coverages** E&O, Professional Liab **Carrier Status** Admitted **States** All States

### RPS Technology & Cyber

**Coverages** BOP, Breach of Security, Business Income, Business Interruption, CGL, Combo Personal & Commercial, Completed Operations Liab, Crime, Cyber Liab, D&O, E&O, Employee Benefits, EPLI, Excess Liab, Fidelity, Fidelity Bonds, Fiduciary Liab, HNOA, Liability, Media Liab, Products Liab, Professional Liab, Property, Technology E&O, Umbrella  
**Carrier Status** Admitted **States** All States except DC

## Investigators

### AMIS/Alliance Marketing & Insurance Services LLC

**Coverages** Auto Comm-Standard Liability, Auto Comm-Standard Phys Dmg, E&O, Liability, Property, Workers' Comp  
**Carrier Status** Non-admitted **States** All States except RI, WY

### Brownyard Group

**Coverages** Assault & Battery, Blanket Add'l Insureds, Care/Custody/Control, CGL, Commercial Excess, E&O, Excess Liab, GL, Inland Marine, Liability, Lost Key, Medical Payments, Professional Liab, Property **Carrier Status** Admitted **States** All States except NE

### Ryan Specialty National Programs

**Coverages** Assault & Battery, Care/Custody/Control, E&O, Excess Liab, GL, Professional Liab, Workers' Comp  
**Carrier Status** Admitted, Non-admitted **States** All States

## Investment Companies

### ProSurance Group, a Div of One80 Intermediaries

**Coverages** Crime, E&O, Fidelity, Fidelity Bonds, Professional Liab **Carrier Status** Admitted, Non-admitted **States** All States

### Unitas Financial Services

**Coverages** Foreclosed Properties, Liability, Property, Rented Property, Residential Property **Carrier Status** Admitted, Non-admitted **States** All States except AK, HI

## Janitorial Firms

### Builders & Tradesmen's Insurance Services Inc. (BTIS)

**Coverages** Auto Comm-Standard, Excess Liab, GL, Workers' Comp **Carrier Status** Admitted **States** All States except AK

### Indemnity Excess & Surplus Agency Inc.

**Coverages** Contractors Equip, GL, Lost Key **Carrier Status** Non-admitted **States** AZ, CA, CO, FL, HI, ID, NV, OR, TX, WA

### Integrated Specialty Coverages (ISC)

**Coverages** CGL, GL **Carrier Status** Non-admitted **States** All States

### Markel

**Coverages** Business Income, Equipment Breakdown, GL, Lost Key, Medical Payments, Property, Theft, Workers' Comp **Carrier Status** Admitted **States** All States except WV

### Omaha National

**Coverages** Workers' Comp **Carrier Status** Admitted **States** Most States

### PEO Brokers Group

**Coverages** WC - Master Policies/ASO, Workers' Comp, Workers' Comp Plus (Alternative) **States** All States

### Risk Placement Services Sacramento

**Coverages** GL, Inland Marine, Liability, Lost Key, Property **Carrier Status** Admitted, Non-admitted **States** CA

### Ryan Specialty National Programs

**Coverages** Care/Custody/Control, E&O, Excess Liab, GL, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

### Sovereign Group Int'l Inc.

**Coverages** CGL, Commercial Excess, Completed Operations Liab, EPLI, Fire, GL, Liability, Property, Umbrella  
**Carrier Status** Non-admitted **States** MA, NJ, NY

### TAPCO Underwriters Inc.

**Coverages** GL, Professional Liab, Property  
**Carrier Status** Non-admitted **States** Most States

## Jr. Markets/Liquor Stores

### Business Alliance Insurance Company

**Coverages** BOP, Cyber Liab, EPLI, Equipment Breakdown, Liquor Liab **Carrier Status** Admitted **States** CA

## Labor Unions

### Great American Insurance Group, Alternative Markets

**Coverages** Auto Comm-Standard, BOP, CGL, Inland Marine, Property, Umbrella, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

## Laboratories - Testing

### CIS Insurance Services - The Cannabis Insurance Co.

**Coverages** Cyber Liability, Equipment Breakdown, General Liability, Loss of Income, Premises Liability, Products Liability, Professional Liability, Property **States** All States

### Freberg Environmental Inc.

**Coverages** Blanket Add'l Insureds, Blanket Waivers, CGL, E&O, Environmental Liab, GL, Hired & Non-owned Auto, Pollution, Pollution Liab, Professional Liab, Transportation Pollution Liab **Carrier Status** Non-admitted **States** All States

### Professional Program Ins. Brokerage (PPIB), a Div of SPG

**Coverages** Cyber Liab, GL, Professional Liab  
**Carrier Status** Non-admitted **States** All States

### Virtue Risk Partners LLC

**Coverages** Auto Comm-Standard, CGL, Commercial Excess, E&O, Environmental Liab, Workers' Comp  
**Carrier Status** Non-admitted **States** All States

## Land Surveyors

### Target Professional Programs

**Coverages** E&O, Professional Liab **Carrier Status** Admitted **States** Most States

### Victor Insurance Managers LLC

**Coverages** Cyber Liab, E&O, Professional Liab  
**Carrier Status** Admitted **States** All States

## Landfills/Recycling/Disposal Facilities

### Jencap Specialty Insurance Services (Environmental)

**Coverages** Pollution, Pollution Liab  
**Carrier Status** Non-admitted **States** All States

### PartnerOne Environmental

**Coverages** Environmental Liab, Pollution, Pollution Liab **States** All States

### Virtue Risk Partners LLC

**Coverages** CGL, Commercial Excess, E&O, Environmental Liab, Workers' Comp **Carrier Status** Non-admitted **States** All States

## Landscape Contractors

### Brownyard Group

**Coverages** Auto Comm-Standard, Care/Custody/Control, Commercial Excess, Completed Operations Liab, E&O, Environmental Liab, Equipment Breakdown, Fire Legal Liab, GL, Herbicide & Pesticide, Inland Marine, Liability, Lost Key, Pollution Liab, Professional Liab, Property **Carrier** Admitted **States** All States except CA, LA, NV, NY, SC

### Builders & Tradesmen's Insurance Services Inc. (BTIS)

**Coverages** Auto Comm-Standard, Contractors Equip, Excess Liab, GL, Workers' Comp **Carrier Status** Admitted **States** All States except AK

### Gridiron Insurance Underwriters Inc.

**Coverages** Excess Liab, GL **Carrier Status** Non-admitted **States** NJ, NY

### Integrated Specialty Coverages (ISC)

**Coverages** CGL, GL **Carrier Status** Non-admitted **States** All States

### MiniCo Insurance Agency, a Jencap Company

**Coverages** Commercial Auto, CGL, GL, Herbicide & Pesticide, Inland Marine, Property, Workers' Comp  
**Carrier Status** Admitted, Non-admitted **States** All States

### Omaha National

**Coverages** Workers' Comp **Carrier Status** Admitted **States** Most States

### Oryx Insurance Brokerage Inc.

**Coverages** Auto Comm-Standard, GL, Umbrella, Workers' Comp **Carrier** Admitted **States** CT, DE, MD, NJ, NY, PA, VT

### Professional Insurance Concepts

**Coverages** E&O, Professional Liab **Carrier Status** Admitted **States** All States

## Landscape Gardeners

### Brownyard Group

**Coverages** Auto Comm-Standard, Care/Custody/Control, Commercial Excess, Completed Operations Liab, E&O, Environmental Liab, Equip Breakdown, Fire Legal Liab, GL, Inland Marine, Liability, Pollution Liab, Pesticide, Property  
**Carrier** Admitted **States** All States except CA, LA, NV, NY, SC

### Integrated Specialty Coverages (ISC)

**Coverages** CGL, GL **Carrier** Non-admitted **States** All States

### Sovereign Group Int'l Inc.

**Coverages** Business Income, Business Interruption, CGL, Commercial Excess, Contractors Equip, E&O, EPLI, GL, Liability, Misc Professional Liab, Products Liab, Property, Umbrella **Carrier** Non-admitted **States** MA, NJ, NY

## Laser Centers

### Professional Program Ins. Brokerage (PPIB), a Div of SPG

**Coverages** Abuse & Molestation, Blanket Add'l Insureds, CGL, Commercial Excess, Cyber Liab, E&O, Equipment Breakdown, Excess Liab, GL, Inland Marine, Liability, Media Liab, Misc Professional Liab, Products Liab, Professional Liab, Property, Sexual Misconduct, Tanning Liab, Teachers Liab  
**Carrier Status** Non-admitted **States** All States

## Laundries/Coin Laundry

### Bass Underwriters

**Coverages** Assault & Battery, Bailee/Customer Goods, Business Income, Fire, GL, Hired & Non-owned Auto, Property, Wind **States** Most States

### Markel

**Coverages** Workers' Comp **Carrier Status** Admitted **States** All States

## Law Firms

### Amwins - 150+ Locations Worldwide

**Coverages** E&O, Legal Liab, Professional Liab  
**Carrier Status** Admitted, Non-admitted **States** All States

### Cooper & McCloskey Inc.

**Coverages** Legal Malpractice, Professional Liab  
**Carrier Status** Admitted, Non-admitted **States** Most States

### GIG Professional Programs

**Coverages** Legal Liab, Legal Malpractice  
**Carrier Status** Admitted **States** FL

### Hull & Company

**Coverages** Commercial Excess, D&O, E&O, EPLI  
**Carrier** Admitted, Non-admitted **States** All States except DC

### Johnson & Johnson

**Coverages** Cyber Liab, E&O, EPLI, Kidnap/Ransom, Professional Liab **Carrier** Non-admitted **States** All States

### Landy Insurance Agency

**Coverages** BOP, Crime, Cyber Liab, D&O, E&O, EPLI, Workers' Comp, Professional Liab **Carrier** Admitted **States** All States

### MiniCo Insurance Agency, a Jencap Company

**Coverages** E&O, Professional Liab **Carrier Status** Admitted, Non-admitted **States** All States

### Professional Insurance Concepts

**Coverages** E&O, EPLI, Professional Liab  
**Carrier Status** Admitted **States** All States

### Synergy Professional Associates Inc.

**Coverages** Excess Liab, Professional Liab **Carrier** Admitted, Non-admitted **States** All States except AR, KS, MO

### Target Professional Programs

**Coverages** E&O, Professional Liab **Carrier Status** Admitted **States** Most States

### The McGowan Companies

**Coverages** E&O, Excess Liab, Professional Liab  
**States** AL, CA, CO, CT, FL, GA, MI, NV, NY, OH, TN, TX, WA

### Vanguard Specialty

**Coverages** E&O, Excess Liab, Professional Liab  
**Carrier Status** Admitted, Non-admitted **States** All States

### Wilko Bonds

**Coverages** Crime, Fidelity, Fidelity Bonds, Fiduciary Liab  
**Carrier Status** Admitted **States** All States

## Libraries

### Brownyard Group

**Coverages** Abuse & Molestation, Commercial Auto, Boiler & Machinery, Business Income & Interruption, CGL, Commercial Excess, Crime, Cyber Liability, D&O, E&O, EPLI, Equipment, Equipment Breakdown, Fine Arts, Fire, GL, Hail, HNOA, Inland Marine, Liability, Medical Payments, Nonprofit D&O, Personal Property, Professional Liability, Property, Theft, Wind, Workers' Comp **Carrier Status** Admitted **States** All States except AK, FL, HI, WA

**Limousine Service Companies****5Star Specialty Programs**

**Coverages** Auto Comm-Nonstandard, Auto Comm-Nonstandard Liability, Auto Comm-Nonstandard Phys Dmg, Commercial Auto, Excess Liab, GL, Physical Damage, Workers' Comp **Carrier Status** Admitted **States** All States

**National Indemnity Company**

**Coverages** Auto Comm-Nonstandard, Auto Comm-Nonstandard Phys Dmg, Liability, Medical Payments, Uninsured Motorists **Carrier Status** Admitted, Non-admitted **States** All States except HI, MA, NJ, NY

**Philadelphia Insurance Companies**

**Coverages** Auto Comm-Standard, CGL, Hired & Non-owned Auto **Carrier** Admitted **States** All States except FL, LA, MI, NV, NY

**Specialty Wholesale Ins.Solution (SWIS), a Div of SPG**

**Coverages** Auto Comm-Standard, Garage Keepers Legal Liab, Liability, Property **Carrier Status** Admitted **States** All States

**Liquor Stores****Business Alliance Insurance Company**

**Coverages** BOP, Cyber Liab, EPLI, Equipment Breakdown, Liquor Liab **Carrier Status** Admitted **States** CA

**Gorst & Compass Insurance**

**Coverages** Business Income, CGL, Liquor Liab, Property **Carrier Status** Non-admitted **States** CA

**Liquor Pak Insurance Programs**

**Coverages** Auto Comm-Standard, BOP, Business Interruption, Cyber Liab, Equipment Breakdown, Liquor Liab, Umbrella, Workers' Comp **Carrier Status** Admitted **States** Most States

**Number One Insurance Agency**

**Coverages** GL, Liquor Liab, Property, Vacant Building **Carrier Status** Admitted **States** MA

**Long Term Care Facilities****Amwins - 150+ Locations Worldwide**

**Coverages** Abusive Acts, GL, Professional Liab, Workers' Comp **Carrier Status** Admitted **States** All States

**Specialty Wholesale Ins.Solution (SWIS), a Div of SPG**

**Coverages** Abuse & Molestation, All Risks/Cash in Transit, Boiler & Machinery, Crime, D&O, Environmental Liab, EPLI, Excess Liab, Liability, Pollution, Pollution Liab **Carrier Status** Admitted **States** All States

**Lumber Mills/Saw/Plywood****Continental Underwriters**

**Coverages** Auto Comm-Nonstandard, Auto Comm-Standard, Boiler & Machinery, Builders Risk, Cargo, Crime, Earthquake, Equipment, Equipment Breakdown, Flood, Foreign GL, Hail, Inland Marine, Liability, Motor Truck Cargo, Property, Umbrella, Workers' Compensation **Carrier Status** Admitted, Non-admitted **States** All States

**Keith D. Peterson & Company Inc.**

**Coverages** Auto Comm-Standard, Boiler & Machinery, Builders Risk, CGL, Crime, D&O, EPLI, Equipment Breakdown, Inland Marine, Motor Truck Cargo, Property, Umbrella, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

**Pennsylvania Lumbermens Mutual Insurance Company**

**Coverages** Auto Comm-Standard, CGL, Commercial Marine, EPLI, Equipment Breakdown, Inland Marine, Liability, Property, Umbrella **Carrier Status** Admitted **States** All States

**Machine Shops****Markel**

**Coverages** Inland Marine, Workers' Comp **States** All States except HI

**Omaha National**

**Coverages** Workers' Comp **Carrier Status** Admitted **States** Most States

**Pennsylvania Lumbermens Mutual Insurance Company**

**Coverages** Auto Comm-Standard, CGL, Commercial Marine, EPLI, Equipment Breakdown, Inland Marine, Liability, Property, Umbrella **Carrier Status** Admitted **States** All States

**Western Surplus Lines Agency Inc.**

**Coverages** Bailee/Customer Goods, Blanket Add'l Insureds, Blanket Waivers, CGL, Commercial Excess, Completed Operations Liab, Contractors Equip, Hired & Non-owned Auto, Medical Payments, Misc Professional Liability, Products Liability **Carrier Status** Non-admitted **States** LA, ND, NM, OK, TX

**Managed Care Centers****Pro-Praxis Insurance**

**Coverages** E&O, Professional Liab **Carrier Status** Admitted **States** All States

**Professional Insurance Concepts**

**Coverages** E&O, Professional Liab **Carrier Status** Admitted **States** All States

**Manufacturers****AllComp Solutions**

**Coverages** Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted **States** All States

**Amwins - 150+ Locations Worldwide**

**Coverages** All Risks/Cash in Transit, Cargo, Commercial Marine, Wet Marine **Carrier** Admitted **States** All States

**Applied Underwriters Inc.**

**Coverages** Builders Risk, Combo Personal & Commercial, Workers' Comp **Carrier Status** Admitted **States** All States

**Ashley General Agency**

**Coverages** Business Income, Business Interruption, Equipment Breakdown, Excess Liab, GL, Professional Liab, Property **Carrier Status** Non-admitted **States** TX

**Brownyard Group**

**Coverages** Blanket Add'l Insureds, Blanket Waivers, Business Income, Business Interruption, CGL, Employee Benefits, Fire, Fire Legal Liab, GL, Glass, Hired & Non-owned Auto, Inland Marine, Liability, Personal Property, Products Liability, Professional Liability, Property, Stop-Gap **Carrier Status** Non-admitted **States** All States

**Commercial Sector Ins. Brokers, a Div of SPG Wholesale**

**Coverages** CGL, Excess Liab, Products Liab, Property, Umbrella **Carrier Status** Non-admitted **States** Most States

**Continental Underwriters**

**Coverages** Business Income, Business Interruption, Cargo, Crime, Equipment Breakdown, Excess Liab, GL, Liability, Property, Theft, Umbrella, Wind, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

**Cowbell Cyber**

**Coverages** Breach of Security, Business Income, Business Interruption, Cyber Liab **Carrier Status** Admitted **States** All States except AK, HI, VT

**Euclid Life Science Specialty LLC**

**Coverages** Commercial Excess, Completed Operations Liab, E&O, Excess Liab, GL, Liability, Products Liab, Professional Liab **Carrier Status** Non-admitted **States** All States

**Great American Insurance Group, Alternative Markets**

**Coverages** Auto Comm-Standard, BOP, CGL, Inland Marine, Property, Umbrella, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

**JC Wilson Consulting Inc.**

**Coverages** Boiler & Machinery, Equipment Breakdown, Product Extended Warranty, Service Contracts, Warranties, Extended **Carrier Status** Admitted **States** All States

**Joe Flood Insurance Brokerage, Inc. (JFIB)**

**Coverages** Excess Flood, Flood, Deductible Buyback **States** Most States

**Joseph Chiarello & Co., Inc.; Firearms Business Ins.**

**Coverages** CGL, Equipment Breakdown, Firearms Liability, Property, Umbrella **Carrier Status** Admitted **States** All States

**Keith D. Peterson & Company Inc.**

**Coverages** Auto Comm-Standard, Boiler & Machinery, Builders Risk, CGL, Crime, D&O, EPLI, Equipment Breakdown, Inland Marine, Motor Truck Cargo, Property, Umbrella, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

**MacAfee & Edwards Inc. - MxRisk Insurance Services**

**Coverages** Foreign GL, International Coverage - Commercial & Personal **Carrier** Admitted, Non-admitted **States** All States

**Markel**

**Coverages** Workers' Comp **States** All States

**Meramec Secure Inc.**

**Coverages** Product Extended Warranty, Service Contracts, Warranties, Extended **Carrier Status** Admitted **States** All States

**NeitClem Wholesale Insurance Brokerage Inc.**

**Coverages** Blanket Add'l Insureds, Completed Operations Liab, Equipment, Foreign GL, Inland Marine, Liability, Motor Truck Cargo, Pollution, Product Extended Warranty, Products Liab **Carrier Status** Admitted, Non-admitted **States** AZ, CA, NV, TX

**Oryx Insurance Brokerage Inc.**

**Coverages** Auto Comm-Standard, CGL, Crime, Property, Umbrella, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

**Parcel Insurance Plan**

**Coverages** Cargo, Inland Marine **Carrier Status** Admitted **States** All States

**Pennsylvania Lumbermens Mutual Insurance Company**

**Coverages** Auto Comm-Standard, CGL, Commercial Marine, EPLI, Equipment Breakdown, Inland Marine, Liability, Property, Umbrella **Carrier Status** Admitted **States** All States

**Personal Safeguards Group LLC**

**Coverages** Product Extended Warranty, Service Contracts, Warranties, Extended **Carrier** Admitted **States** All States

**Philadelphia Insurance Companies**

**Coverages** Commercial Auto, Boiler & Machinery, Business Income, Business Interruption, CGL, Crime, D&O, Employee Benefits, EPLI, Equipment Breakdown, Fiduciary Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Identity Theft, Inland Marine, Professional Liab, Property, Umbrella, Uninsured Motorists **Carrier Status** Admitted, Non-admitted **States** All States except LA

**Professional Program Ins. Brokerage (PPIB), a Div of SPG**

**Coverages** Abuse & Molestation, Blanket Add'l Insureds, CGL, Commercial Excess, Cyber Liab, Inland Marine, Products Liab, Property **Carrier Status** Non-admitted **States** All States

**Quirk & Company**

**Coverages** CGL, Environmental Liab, Equipment, Excess Flood, Flood, Kidnap/Ransom, Products Liab, Professional Liab, Property **Carrier Status** Non-admitted **States** LA, OK, OR, TX, WA

**Southwest Risk**

**Coverages** Blanket Add'l Insureds, Blanket Waivers, CGL, Property, Umbrella **Carrier** Non-admitted **States** All States

**SPG Wholesale**

**Coverages** GL, Property **Carrier Status** Non-admitted **States** All States

**StateFund First, a Div of Arthur J Gallagher & Co.**

**Coverages** Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted **States** CA

**The McGowan Companies**

**Coverages** Abuse & Molestation **Carrier Status** Admitted **States** All States

**Union General Insurance Services Inc.**

**Coverages** CGL, GL **Carrier Status** Non-admitted **States** AZ, CA, NM, NV, OR, TX

**Walter General Agency (WGA)**

**Coverages** Boiler & Machinery, Builders Risk, Business Income, Business Interruption, Cargo, CGL, Commercial Excess, Completed Operations Liab, Excess Liab, Hired & Non-owned Auto, Liability, Medical Payments, Motor Truck Cargo, Products Liab, Property, Technology E&O, Theft, Tools & Equip, Umbrella **Carrier Status** Non-admitted **States** AR, IA, ID, IL, IN, KS, KY, MO, OK, TN

**Marina Operators****Hull & Company**

**Coverages** Commercial Marine, Marina Operators Legal, Property **Carrier** Non-admitted **States** All States except DC

**Markel**

**Coverages** Workers' Comp **States** All States

**Markel Personal Lines**

**Coverages** Boats, Commercial Marine, Hull, Pollution Liab, Watercraft Liab **Carrier Status** Admitted **States** All States

**McGowan Allied Specialty Insurance**

**Coverages** Auto Comm-Standard, CGL, Crime, Equipment Breakdown, Excess Liab, Hired & Non-owned Auto, Inland Marine, Marina Operators Legal, Property, Workers' Comp **Carrier Status** Admitted **States** All States

**The American Equity Underwriters Inc.**

**Coverages** MEL, USL&H, Workers' Comp **States** All States

**Marina/Boat Repair & Service Centers****Markel**

**Coverages** Workers' Comp **States** All States

**Markel Personal Lines**

**Coverages** Boats, Commercial Marine, Hull, Pollution Liab, Watercraft Liab **Carrier Status** Admitted **States** All States

**Roush Insurance Services Inc.**

**Coverages** Bailee/Customer Goods, Boiler & Machinery, Business Income, Business Interruption, Care/Custody/Control, CGL, Commercial Marine, Crime, Cyber Liab, D&O, EPLI, Equipment Breakdown, Excess Liab, Fire, GKLL, GL, Hoist/Haul-out, Hull, Inland Marine, Liability, Lost Key, Marina Operators Legal, Mechanical Breakdown, Physical Damage, Pollution, Property, Protection & Indemnity (P&I), Real & Business Personal Prop, Ship Repairers Legal, Theft, Tools & Equip, Watercraft Liab, Watersports Liab, Wet Marine **Carrier** Non-admitted **States** IA, IL, IN, MN, ND, OH, SD, WI



## Sun Coast General Insurance Agency

**Coverages** Boats, Care/Custody/Control, CGL, Commercial Marine, Marina Operators Legal, Piers & Docks, Ship Repairers Legal, Tools & Equip, Uninsured Boaters, Watercraft Liab, Wet Marine **Carrier Status** Admitted, Non-admitted **States** AK, AZ, CA, CO, FL, NV, OR, UT, WA

## Marinas/Boat Dealers

### Integrated Specialty Coverages (ISC)

**Coverages** Cargo, Excess Liab, GL, Hull  
**Carrier Status** Non-admitted **States** All States

### Markel

**Coverages** Workers' Comp **States** All States

## Sun Coast General Insurance Agency

**Coverages** Boats, Cargo, CGL, Commercial Marine, Hull, Physical Damage Rental Units, Piers & Docks, Ship Repairers Legal, Uninsured Boaters, Watercraft Liab, Wet Marine **Carrier Status** Admitted, Non-admitted **States** AK, AZ, CA, CO, FL, NV, OR, UT, WA

## Martial Arts Facilities

### Sports & Wellness Insurance

**Coverages** Abuse & Molestation, Accident & Health, Crime, Cyber Liab, D&O, GL, Hired & Non-owned Auto, Inland Marine, Property, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States

## Medical & Physical Rehab Facilities

### Amalgamated Insurance Underwriters

**Coverages** Assault & Battery, Crime, Earthquake, Equipment Breakdown, Flood, Property **Carrier Status** Non-admitted **States** All States except CO, FL, HI, LA, NY, TX

### Amwins - 150+ Locations Worldwide

**Coverages** Business Interruption, Employee Benefits, Fidelity Bonds, GL, Professional Liab, Property, Workers' Comp **Carrier Status** Non-admitted **States** All States

### Integrated Specialty Coverages (ISC)

**Coverages** Abuse & Molestation, Add'l Expense, Employee Benefits, GL, Hired & Non-owned Auto, Medical Professional **Carrier Status** Non-admitted **States** All States

### Pro-Praxis Insurance

**Coverages** E&O, Professional Liab **Carrier Status** Admitted **States** All States

## Medical Device/Instrument Mfr.

### Amwins - 150+ Locations Worldwide

**Coverages** Crime, D&O, EPLI, Excess Liab, Fidelity Bonds, GL, Hired & Non-owned Auto, Professional Liab, Property, Workers' Comp **Carrier Status** Admitted **States** All States

### Euclid Life Science Specialty LLC

**Coverages** Commercial Excess, Completed Operations Liab, E&O, Excess Liab, GL, Liability, Products Liab, Professional Liab **Carrier Status** Non-admitted **States** All States

### Markel

**Coverages** Workers' Comp **States** All States

### Professional Program Ins. Brokerage (PPIB), a Div of SPG

**Coverages** Abuse & Molestation, Products Liab **States** All States

## Medical Imaging Centers

### Gridiron Insurance Underwriters Inc.

**Coverages** Excess Liab, GL **Carrier Status** Non-admitted **States** NJ, NY

### Integrated Specialty Coverages (ISC)

**Coverages** Abuse & Molestation, Add'l Expense, Employee Benefits, GL, Hired & Non-owned Auto, Medical Professional **Carrier Status** Non-admitted **States** All States

### Pro-Praxis Insurance

**Coverages** E&O, Professional Liab **Carrier Status** Admitted **States** All States

## Medical Professionals

### Access E&S Insurance Services

**Coverages** Excess Liab, Professional Liab  
**Carrier Status** Non-admitted **States** AR, DC, DE, GA, IL, MD, NC, NJ, NY, OH, PA, SC, TN, TX, VA

### Markel

**Coverages** Workers' Comp **States** All States

### NeitClem Wholesale Insurance Brokerage Inc.

**Coverages** D&O, E&O, Liability, Medical Malpractice, Professional Liab **Carrier Status** Admitted, Non-admitted **States** AZ, CA, NV, TX

## TDC Specialty Underwriters

**Coverages** Liability, Medical Malpractice, Professional Liab  
**Carrier Status** Admitted, Non-admitted **States** All States except KS, NM, NY, WI

## The McGowan Companies

**Coverages** Misc Professional Liab, Professional Liab  
**Carrier Status** Admitted, Non-admitted **States** All States

## Medical Spas

### Integrated Specialty Coverages (ISC)

**Coverages** Abuse & Molestation, Add'l Expense, Employee Benefits, GL, Hired & Non-owned Auto, Medical Professional **Carrier Status** Non-admitted **States** All States

### Pro-Praxis Insurance

**Coverages** E&O, Professional Liab **Carrier Status** Admitted **States** All States

### Professional Program Ins. Brokerage (PPIB), a Div of SPG

**Coverages** Abuse & Molestation, Blanket Add'l Insureds, CGL, Commercial Excess, Cyber Liab, E&O, Equipment Breakdown, Excess Liab, GL, Inland Marine, Liability, Media Liab, Misc Professional Liab, Products Liab, Professional Liab, Property, Sexual Misconduct, Tanning Liab, Teachers Liab  
**Carrier Status** Non-admitted **States** All States

## Mental Health Care Facilities

### Addition Treatment Providers Insurance Program

**Coverages** Abuse & Molestation, Auto Comm-Standard, Business Income, Cyber Liab, Hired & Non-owned Auto, Liability, Medical Malpractice, Professional Liab, Property, Umbrella, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States except NY

### Amwins - 150+ Locations Worldwide

**Coverages** Business Interruption, Employee Benefits, Fidelity Bonds, GL, Professional Liab, Property, Workers' Comp **Carrier Status** Non-admitted **States** All States

### Irwin Siegel Agency

**Coverages** Abuse & Molestation, Addiction Treatment, Commercial Auto, Boiler & Machinery, Business Income, Crime, Cyber Liab, GL, Inland Marine, Professional Liab, Property, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States

### Negley Associates

**Coverages** CGL, Professional Liab  
**Carrier Status** Non-admitted **States** All States

### Philadelphia Insurance Companies

**Coverages** Abuse & Molestation, Addiction Treatment, Boiler & Machinery, Business Income, Business Interruption, CGL, Commercial Auto, Crime, D&O, Employee Benefits, EPLI, Equipment Breakdown, Fiduciary Liab, Fire Legal Liab, GL, HNOA, Identity Theft, Inland Marine, Professional Liab, Property, Sexual Misconduct, Umbrella, Uninsured Motorists  
**Carrier Status** Admitted **States** All States except LA

## Metalworking Companies

### Amwins - 150+ Locations Worldwide

**Coverages** Auto Comm-Standard, Crime, Equipment Breakdown, GL, Inland Marine, Property, Stop-Gap, Umbrella, Workers' Comp **Carrier Status** Admitted **States** All States

### Oryx Insurance Brokerage Inc.

**Coverages** Auto Comm-Standard, CGL, Crime, Property, Umbrella, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

## Mobile Home Parks (Commercial)

### Arrowhead General Insurance Agency Inc.

**Coverages** Business Income, Catastrophe, GL, Liability, Physical Damage, Property **States** All States

### Flow Insurance Services

**Coverages** Excess Flood, Flood **Carrier Status** Non-admitted **States** All States

### Gorst & Compass Insurance

**Coverages** Business Income, CGL, Property  
**Carrier Status** Non-admitted **States** CA

### Philadelphia Insurance Companies

**Coverages** Auto Comm-Standard, Boiler & Machinery, CGL, D&O, Employee Benefits, EPLI, Equipment, Fire Legal Liab, GL, Hired & Non-owned Auto, Liability, Property, Umbrella, Uninsured Motorists, Uninsured Personal Injury  
**Carrier Status** Admitted **States** All States except LA

### South & Western General Agency Inc.

**Coverages** GL, Property **Carrier Status** Non-admitted **States** AR, MS, NM, OK, TN, TX

## Mortgage Bankers/Lenders

### Johnson & Johnson

**Coverages** Crime, Cyber Liab, D&O, E&O, EPLI, Fidelity Bonds, Kidnap/Ransom, Professional Liab  
**Carrier Status** Non-admitted **States** All States

### Proctor Loan Protector

**Coverages** Blanket Forced Place, E&O, Excess Flood, Flood, Force Place Fire Cvr, Foreclosed Properties, High Valued Homes, Mobile Home Ins, Mortgage Impairment, Mortgage REO Cvr, Rented Property, Residential Property  
**Carrier Status** Non-admitted **States** All States

### Ryan Specialty National Programs

**Coverages** Collateral Protection, Force Place Fire Cvr, GL, Mortgage Impairment, Mortgage REO Cvr, Property, Vacant Building **Carrier Status** Non-admitted **States** All States

### Wilkoff Bonds

**Coverages** Contractors License Bonds, Crime, Fidelity, Fidelity Bonds, Fiduciary Liab **Carrier Status** Admitted **States** All States

## Mortgage Brokers

### Landy Insurance Agency

**Coverages** BOP, Crime, Cyber Liab, D&O, E&O, EPLI, Professional Liab, Workers' Comp **Carrier Status** Admitted **States** All States

### Norman-Spencer Agency LLC

**Coverages** Cyber Liab, E&O **States** All States except AK, HI

### RealCare Insurance

**Coverages** E&O, Professional Liab **Carrier Status** Admitted, Non-admitted **States** All States

### Wilkoff Bonds

**Coverages** Contractors License Bonds, Crime, Fidelity, Fidelity Bonds, Fiduciary Liab **Carrier Status** Admitted **States** All States

## Motion Picture (Film/Video) Producers

### Alive Risk

**Coverages** Accident & Health, Accidental Death, CGL, Contingent Coverages, Event Cancellation, Excess Liab, Hired & Non-owned Auto, Inland Marine, Liquor Liab, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

### Philadelphia Insurance Companies

**Coverages** Commercial Auto, Boiler & Machinery, Business Income, Business Interruption, CGL, Crime, Cyber Liab, D&O, EPLI, Equipment Breakdown, Inland Marine, Participant Accident, Professional Liab, Property, Umbrella  
**Carrier Status** Admitted **States** All States except LA

## Motor Sports

### Alive Risk

**Coverages** Abuse & Molestation, CGL, Event Cancellation, Excess Liab, Hired & Non-owned Auto, Participant Accident, Prize Indemnification, Property, Workers' Comp  
**Carrier Status** Admitted, Non-admitted **States** All States

### K&K Insurance Group Inc.

**Coverages** Auto Comm-Standard, CGL, Crime, Disability, EPLI, Inland Marine, Property, Workers' Comp  
**Carrier Status** Admitted **States** All States

## Motorcycle Dealers

### Ryan Specialty National Programs

**Coverages** Dealers Open Lot, E&O, Garage Liability, GL, Physical Damage, Property **Carrier Status** Non-admitted **States** Most States

## Movie Theaters

### American Specialty Insurance & Risk Services Inc.

**Coverages** Auto Comm-Standard, CGL, Crime, Excess Liab, Inland Marine, Liquor Liab, Property, Workers' Comp  
**Carrier Status** Admitted **States** All States

## Moving & Storage Companies

### Mover's Choice Insurance

**Coverages** Auto Comm-Standard Liability, Cargo, Crime, Cyber Liab, Property, Umbrella, Workers' Comp  
**States** All States

## Moving Companies

### Mover's Choice Insurance

**Coverages** Auto Comm-Standard Liability, Cargo, Crime, Cyber Liab, Property, Umbrella, Workers' Comp  
**States** All States

**Municipalities****Apex**

**Coverages** Auto Comm-Standard, Auto Comm-Standard Phys Dmg, CGL, Commercial Excess, Crime, EPLI, Equipment Breakdown, Inland Marine, Property, Public Officials  
**Carrier Status** Admitted, Non-admitted  
**States** All States except AK, DC, OR, WA

**Greene & Associates**

**Coverages** Commercial Excess, Umbrella  
**Carrier Status** Admitted, Non-admitted  
**States** All States except HI

**Professional Governmental Underwriters**

**Coverages** D&O, E&O, EPLI, Police Professional Liab  
**Carrier Status** Admitted, Non-admitted **States** All States

**The McGowan Companies**

**Coverages** Commercial Excess, Umbrella  
**Carrier Status** Admitted **States** All States

**Wright Specialty Insurance**

**Coverages** Auto Comm-Standard Liability, Auto Comm-Standard Phys Dmg, Business Income, CGL, Crime, Cyber Liab, EPLI, Equipment, Equipment Breakdown, Excess Liab, Fire, Inland Marine, Property, Public Officials  
**Carrier Status** Admitted **States** Most States

**Museums****Care Providers Insurance Services**

**Coverages** Business Interruption, Crime  
**Carrier Status** Admitted **States** All States

**Charity First Insurance Services Inc.**

**Coverages** Auto Comm-Standard, Blanket Add'l Insureds, Business Income, CGL, Crime, Cyber Liab, EPLI, Inland Marine, Nonprofit D&O, Professional Liab, Property, Umbrella, Workers' Comp **Carrier Status** Admitted  
**States** All States

**Distinguished Programs**

**Coverages** Fine Arts, Physical Damage, Property  
**Carrier Status** Admitted **States** All States

**Great American Ins. Group, Specialty Human Services**

**Coverages** Commercial Auto, Boiler & Machinery, Business Income, CGL, Commercial Excess, Completed Operations Liab, Crime, Educator Legal Liab, Equipment Breakdown, Excess Liab, Fidelity, Fine Arts, Fire Legal Liab, GL, Historic Bldgs/Unique Property, Inland Marine, Liquor Liab, Medical & Physical Rehab, Property, Real & Business Personal Prop, Sexual Misconduct, Umbrella **Carrier Status** Admitted  
**States** All States except HI, LA, OK

**Integrated Specialty Coverages (ISC)**

**Coverages** Assault & Battery, Fine Arts, GL, Property  
**Carrier Status** Non-admitted **States** All States

**Nonprofits Insurance Alliance**

**Coverages** Auto Comm-Standard, Auto Comm-Standard Phys Dmg, Blanket Add'l Insureds, Business Income, Business Interruption, CGL, Crime, EPLI, Fiduciary Liab, Fire Legal Liab, Hired & Non-owned Auto, Inland Marine, Liquor Liab, Mechanical Breakdown, Misc Professional Liab, Nonprofit D&O, Umbrella **Carrier Status** Non-admitted  
**States** Most States

**Philadelphia Insurance Companies**

**Coverages** Abuse & Molestation, Commercial Auto, Boiler & Machinery, Business Income, Business Interruption, CGL, Crime, Employee Benefits, EPLI, Equipment Breakdown, Fiduciary Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Identity Theft, Inland Marine, Nonprofit D&O, Participant Accident, Professional Liab, Property, Real & Business Personal Prop, Sexual Misconduct, Umbrella, Uninsured Motorists **Carrier Status** Admitted  
**States** All States except LA

**Specialty Wholesale Ins.Solution (SWIS), a Div of SPG**

**Coverages** All Risks/Cash in Transit, Crime, Fine Arts, Legal Liab, Liability, Property, Umbrella **Carrier Status** Admitted  
**States** All States

**Music, Touring & Live Events****Alive Risk**

**Coverages** Accident & Health, Accidental Death, CGL, Contingent Coverages, Event Cancellation, Excess Liab, Hired & Non-owned Auto, Inland Marine, Liquor Liab, Workers' Comp **Carrier Status** Admitted, Non-admitted  
**States** All States

**Amwins - 150+ Locations Worldwide**

**Coverages** Auto Comm-Standard, Business Interruption, Crime, GL, Inland Marine, Property, Umbrella  
**Carrier Status** Admitted **States** All States

**Roosevelt Road Specialty**

**Coverages** Excess Liab, GL **Carrier Status** Admitted  
**States** All States

**Networking/Telecommunication Co's****AMIS/Alliance Marketing & Insurance Services LLC**

**Coverages** Auto Comm-Standard Liability, Auto Comm-Standard Phys Dmg, BOP, Liability, Property, Workers' Comp  
**Carrier Status** Admitted **States** All States

**RPS Technology & Cyber**

**Coverages** BOP, Breach of Security, Business Income, Business Interruption, CGL, Combo Personal & Commercial, Completed Operations Liab, Crime, Cyber Liab, D&O, E&O, Employee Benefits, EPLI, Excess Liab, Fidelity, Fidelity Bonds, Fiduciary Liab, HNOA, Liability, Media Liab, Products Liab, Professional Liab, Property, Technology E&O, Umbrella  
**Carrier Status** Admitted **States** All States except DC

**Night Clubs****NeitClem Wholesale Insurance Brokerage Inc.**

**Coverages** Assault & Battery, Fire, GL, Inland Marine, Liability, Liquor Liab, Spoilage **Carrier Status** Admitted, Non-admitted **States** AZ, CA, NV, TX

**Number One Insurance Agency**

**Coverages** Assault & Battery, Excess Liab, Flood, GL, Liquor Liab, Property, Vacant Building **Carrier Status** Admitted **States** MA

**Nonprofit Organizations****AMIS/Alliance Marketing & Insurance Services LLC**

**Coverages** Auto Comm-Standard Liability, Auto Comm-Standard Phys Dmg, Liability, Professional Liab, Property  
**Carrier Status** Admitted **States** All States

**Ascendant Insurance Solutions**

**Coverages** Auto Comm-Standard, Cyber Liab, Professional Liab, Workers' Comp **Carrier Status** Admitted **States** Most States

**Berkley Select | a Berkley Company**

**Coverages** D&O, EPLI, Fiduciary Liab, Nonprofit D&O  
**Carrier Status** Admitted, Non-admitted **States** All States

**Builders & Tradesmen's Insurance Services Inc. (BTIS)**

**Coverages** D&O, EPLI, Workers' Comp  
**Carrier Status** Admitted, Non-admitted **States** All States except AK

**Care Providers Insurance Services**

**Coverages** Abuse & Molestation, Auto Comm-Standard, Business Interruption, Crime, D&O, Equipment Breakdown, GL, Hired & Non-owned Auto, Liability, Participant Accident, Professional Liability, Property, Theft, Umbrella  
**Carrier Status** Admitted **States** All States except AK, HI

**Charity First Insurance Services Inc.**

**Coverages** Abuse & Molestation, Auto Comm-Standard, Blanket Add'l Insureds, Boiler & Machinery, Business Income, CGL, Crime, Cyber Liab, EPLI, Equipment Breakdown, Int'l Coverage - Commercial, Liquor Liab, Nonprofit D&O, Professional Liab, Property, Umbrella, Workers' Comp **Carrier Status** Admitted **States** All States

**CID Insurance Programs Inc.**

**Coverages** BOP, Commercial Excess, D&O, EPLI, Excess Liab, GL, Liability, Property, Umbrella, Workers' Comp  
**Carrier Status** Admitted, Non-admitted **States** AZ, CA, CO, ID, MD, NE, NM, NV, OR, PA, TN, TX, UT, VA, WA

**Gateway Specialty Insurance**

**Coverages** Abuse & Molestation, EPLI, GL, Nonprofit D&O, Professional Liab, Property, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States except AK, HI, LA

**Great American Ins. Group, Specialty Human Services**

**Coverages** Abuse & Molestation, Auto Comm-Nonstandard, Blanket Add'l Insureds, Business Income, CGL, Commercial Excess, Community/Social Svcs, Crime, Educator Legal Liab, Employee Benefits, Equipment Breakdown, Excess Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Inland Marine, Misc Professional Liab, Professional Liability, Umbrella  
**Carrier Status** Admitted **States** All States except HI, LA, OK

**Indemnity Excess & Surplus Agency Inc.**

**Coverages** BOP, E&O, EPLI, Nonprofit D&O  
**Carrier Status** Admitted **States** All States except DC, LA

**Irwin Siegel Agency**

**Coverages** Abuse & Molestation, Accident & Health, Addiction Treatment, Commercial Auto, Boiler & Machinery, BOP, Business Income, CGL, Community/Social Svcs, Crime, Cyber Liab, D&O, E&O, EPLI, Nonprofit D&O, Property, Umbrella  
**Carrier Status** Admitted, Non-admitted **States** All States

**MiniCo Insurance Agency, a Jencap Company**

**Coverages** Abuse & Molestation, Accident & Health, Auto Comm-Standard, Boiler & Machinery, Business Income, Business Interruption, Commercial Excess, Community/Social Svcs, Crime, D&O, E&O, Earthquake, EPLI, Equipment Breakdown, Hired & Non-owned Auto, Liquor Liab, Medical Malpractice, Medical Payments, Medical Professional, Nonprofit D&O, Property, Sexual Misconduct, Umbrella, Workers' Comp **Carrier Status** Admitted, Non-admitted  
**States** All States except HI, LA

**Nonprofits Insurance Alliance**

**Coverages** Abuse & Molestation, D&O, Fiduciary Liab, GL, Hired & Non-owned Auto, Liability, Physical Damage, Professional Liab, Umbrella **Carrier Status** Admitted, Non-admitted **States** Most States

**Philadelphia Insurance Companies**

**Coverages** Abuse & Molestation, Commercial Auto, Boiler & Machinery, Business Income, Business Interruption, CGL, Crime, Employee Benefits, EPLI, Equipment Breakdown, Fiduciary Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Identity Theft, Inland Marine, Nonprofit D&O, Participant Accident, Professional Liab, Property, Real & Business Personal Prop, Sexual Misconduct, Umbrella, Uninsured Motorists **Carrier Status** Admitted **States** All States except LA

**Professional Insurance Concepts**

**Coverages** D&O, EPLI **Carrier Status** Admitted  
**States** All States

**Sports & Wellness Insurance**

**Coverages** Abuse & Molestation, Accident & Health, Crime, Cyber Liab, D&O, GL, Hired & Non-owned Auto, Inland Marine, Property, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States

**U.S. E&O Brokers, a Division of IGP Specialty LLC**

**Coverages** Crime, Cyber Liab, Event Cancellation, Nonprofit D&O **Carrier Status** Admitted, Non-admitted  
**States** All States except AK, DC, HI

**Union General Insurance Services Inc.**

**Coverages** Abuse & Molestation, Abusive Acts, Addiction Treatment, Assault & Battery, Blanket Add'l Insureds, BOP, CGL, Community/Social Svcs, Completed Operations Liab, Crime, Cyber Liab, D&O, EPLI, Excess Liab, Inland Marine, Nonprofit D&O, Professional Liab, Property, Religious Institutions, Sexual Misconduct, Umbrella **Carrier Status** Admitted, Non-admitted **States** AZ, CA, NM, NV, OR, TX

**Victor Insurance Managers LLC**

**Coverages** Crime, D&O, EPLI, Fiduciary Liab, Kidnap/Ransom, Nonprofit D&O **Carrier Status** Admitted, Non-admitted **States** All States

**Nurseries / Garden Centers****Agricultural Insurance Mgmt Services**

**Coverages** CGL, Contractors Equip, Equipment, Equipment Breakdown, Products Liab, Property **Carrier Status** Admitted  
**States** Most States

**Nursing Homes****Amalgamated Insurance Underwriters**

**Coverages** Assault & Battery, Crime, Earthquake, Equipment Breakdown, Flood, Property **Carrier Status** Non-admitted  
**States** All States except CO, FL, HI, LA, NY, TX

**Amwins - 150+ Locations Worldwide**

**Coverages** Abuse & Molestation, GL, Professional Liab, Umbrella **Carrier Status** Non-admitted **States** All States

**CRC Insurance Services**

**Coverages** Excess Liab, GL, Professional Liab, Property, Umbrella **Carrier Status** Non-admitted  
**States** All States except AR, MS, NC, OR, WA

**Flood Risk Solutions Inc.**

**Coverages** Add'l Living Expense, Builders Risk, Business Income, Business Interruption, Commercial Excess, Excess Flood, Flood, Personal Property **Carrier Status** Non-admitted  
**States** All States

**Keith D. Peterson & Company Inc.**

**Coverages** Auto Comm-Standard, Boiler & Machinery, Builders Risk, Business Income, CGL, Crime, Cyber Liab, EPLI, Equipment Breakdown, Professional Liab, Property, Workers' Comp **Carrier Status** Admitted, Non-admitted  
**States** All States

**Markel**

**Coverages** Workers' Comp **States** All States

**Roosevelt Road Specialty**

**Coverages** Excess Liab, GL, Professional Liab  
**Carrier Status** Admitted **States** All States

**RPS Healthcare**

**Coverages** D&O, EPLI, Excess Liab, GL, Professional Liab, Property **Carrier Status** Admitted, Non-admitted  
**States** All States

**Sapphire Blue**

**Coverages** CGL, Professional Liab  
**Carrier Status** Non-admitted **States** All States except KY

**Wilko Bonds**

**Coverages** Crime, Fidelity, Fidelity Bonds, Fiduciary Liab  
**Carrier Status** Admitted **States** All States



## Nutraceutical Manufacturers/Distributors

### CRC Insurance Services

Coverages E&O, Excess Liab, GL *States* All States

### Euclid Life Science Specialty LLC

Coverages Commercial Excess, Completed Operations Liab, E&O, Excess Liab, GL, Liability, Products Liab, Professional Liab *Carrier Status* Non-admitted *States* All States

### Professional Program Ins. Brokerage (PPIB), a Div of SPG

Coverages Abuse & Molestation, Blanket Add'l Insureds, CGL, Commercial Excess, Cyber Liab, Inland Marine, Misc Professional Liab, Products Liab, Property *Carrier Status* Non-admitted *States* All States

### Union General Insurance Services Inc.

Coverages CGL, GL, Products Liab *States* AZ, CA, NM, NV, OR, TX

## Office Building Owners

### Berkley Luxury Group, a W.R. Berkley Company

Coverages CGL, Cyber Liab, GKLL, Hired & Non-owned Auto, Property *Carrier Status* Admitted, Non-admitted *States* AZ, CO, DC, GA, IL, IN, MA, MD, MI, MN, NC, NJ, NM, NY, OH, PA, SC, TN, VA, WI

### Business Alliance Insurance Company

Coverages BOP, Equipment Breakdown *Carrier Status* Admitted *States* CA

### Distinguished Programs

Coverages Boiler & Machinery, Builders Risk, CGL, GL, Property, Umbrella, Vacant Building *Carrier Status* Admitted, Non-admitted *States* All States

### Element22 Insurance Services

Coverages Builders Risk, Catastrophe, Excess Flood, Fire, Flood, Hurricane, Property, Weather, Wind *Carrier Status* Non-admitted *States* All States

### Flood Risk Solutions Inc.

Coverages Add'l Living Expense, Builders Risk, Business Income, Business Interruption, Commercial Excess, Excess Flood, Flood, Personal Property *Carrier Status* Non-admitted *States* All States

### Flow Insurance Services

Coverages Excess Flood, Flood *Carrier Status* Non-admitted *States* All States

### HabPro Insurance

Coverages Business Income, Equipment Breakdown, Hired & Non-owned Auto, Property *Carrier Status* Non-admitted *States* All States except AK, FL, HI, LA

### Hinterland Insurance

Coverages CGL, Earthquake, GL, Property, Vacant Building *Carrier Status* Non-admitted *States* All States except OK, TX

### Integrated Specialty Coverages (ISC)

Coverages Earthquake, Equipment Breakdown, Flood, Lost Key, Personal Property, Vacant Building *Carrier Status* Non-admitted *States* All States

### Keith D. Peterson & Company Inc.

Coverages Auto Comm-Standard, Boiler & Machinery, Builders Risk, Business Income, CGL, Crime, Cyber Liab, EPLI, Equipment Breakdown, Professional Liab, Property, Workers' Comp *Carrier Status* Admitted, Non-admitted *States* All States

### MG Skinner & Associates

Coverages Boiler & Machinery, Business Income, Business Interruption, CGL, Crime, D&O, E&O, Earthquake, EPLI, Excess Liab, Flood, Misc Professional Liab, Professional Liab, Property, Tenant Discrimination, Umbrella, Wind, Workers' Comp *Carrier Status* Admitted, Non-admitted *States* All States

### Philadelphia Insurance Companies

Coverages Commercial Auto, Boiler & Machinery, Business Income, Business Interruption, CGL, Crime, D&O, E&O, Employee Benefits, EPLI, Fidelity Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Identity Theft, Inland Marine, Property, Real & Business Personal Prop, Umbrella, Uninsured Motorists *Carrier Status* Admitted *States* All States except LA

### Preferred Concepts LLC

Coverages Excess Liab, GL, Umbrella *Carrier Status* Admitted *States* All States

### Quirk & Company

Coverages CGL, Commercial Excess, Excess Liab, Property, Vacant Building *Carrier Status* Admitted, Non-admitted *States* OK, TX

### UCA General Insurance Services Inc.

Coverages Business Income, CGL, Cyber Liab, Equipment Breakdown, Fire Legal Liab, Hired & Non-owned Auto, Medical Payments, Property, Umbrella *Carrier Status* Non-admitted *States* AZ, CA, ID, NV, OR, UT, WA

## Oil & Gas Operators

### LIG Marine Managers

Coverages USL&H, Workers' Comp *Carrier Status* Admitted, Non-admitted *States* All States

### Target Managers Insurance Services

Coverages Auto, CGL, Environmental Liab, Excess Liab, Pollution Liab, Property, Truck Auto Liab, Workers' Comp *Carrier Status* Admitted, Non-admitted *States* All States

### Western Surplus Lines Agency Inc.

Coverages Blanket Add'l Insureds, Blanket Waivers, CGL, Commercial Excess, Completed Operations Liab, Contractors Equip, Control of Well, Employee Benefits, Fire Legal Liab, Hired & Non-owned Auto, Inland Marine, Medical Payments, Misc Professional Liab, Pollution Liab, Products Liab, Professional Liab *Carrier Status* Non-admitted *States* TX

## Optometrist

### Cowbell Cyber

Coverages Breach of Security, Business Income, Business Interruption, Cyber Liab *Carrier Status* Admitted, Non-admitted *States* All States except HI, VT

### Integrated Specialty Coverages (ISC)

Coverages Abuse & Molestation, Add'l Expense, Employee Benefits, GL, Hired & Non-owned Auto, Medical Professional *Carrier Status* Non-admitted *States* All States

### Markel

Coverages Auto Comm-Standard, Excess Liab, GL, Inland Marine, Property, Workers' Comp *States* All except HI, LA

## Orchards - Agriculture

### Agricultural Insurance Mgmt Services

Coverages CGL, Contractors Equip, Products Liab, Property *Carrier Status* Admitted *States* Most States

### Risk Placement Services Sacramento

Coverages Auto Comm-Standard, Equipment, Homeowners Pkg, Residential Property, Umbrella *States* CA

## Osteopaths

### TDC Specialty Underwriters

Coverages Liability, Medical Malpractice, Professional Liab *Carrier Status* Admitted, Non-admitted *States* All States except KS, NM, NY, WI

## Parent Teacher Orgs (PTAs/PTOs)

### Nonprofits Insurance Alliance

Coverages Abuse & Molestation, Auto Comm-Standard, Blanket Add'l Insureds, Business Income, Business Interruption, CGL, Community/Social Svcs, Developmental Disabilities, EPLI, Fiduciary Liab, Fire Legal Liab, Hired & Non-owned Auto, Inland Marine, Liquor Liab, Mechanical Breakdown, Misc Professional Liab, Nonprofit D&O, Sexual Misconduct, Umbrella, Uninsured Motorists *Carrier Status* Non-admitted *States* Most States

## Pest Control Firms

### Brownyard Group

Coverages Auto, Blanket Add'l Insureds, Blanket Waivers, Care/Custody/Control, CGL, Commercial Excess, Completed Operations, Crime, E&O, Environmental, Equip Breakdown, Fidelity, Fidelity Bonds, Fire Legal Liab, GL, Herbicide & Pesticide, Inland Marine, Liability, Medical Payments, Pollution Liab, Products Liab, Professional Liab, Property, Stop-Gap, Work Comp *Carrier Status* Admitted *States* All except LA

### Markel

Coverages Auto Comm-Standard, Business Income, CGL, Equipment, Equipment Breakdown, Herbicide & Pesticide, Inland Marine, Legal Liab, Livestock/Animal Mortality, Medical Payments, Property, Umbrella *Carrier Status* Admitted *States* All States except AL, AK, HI

### Philadelphia Insurance Companies

Coverages CGL, GL, Inland Marine, Property, Umbrella *Carrier Status* Admitted *States* All States except LA, VT

### Ryan Specialty National Programs

Coverages Auto Comm-Nonstandard, Blanket Add'l Insureds, Blanket Waivers, Care/Custody/Control, Employee Benefits, Excess Liab, GL, Lost Key, Pollution, Professional Liab, Workers' Comp *Carrier Status* Admitted, Non-admitted *States* All States

### Sovereign Group Int'l Inc.

Coverages Business Income, Business Interruption, CGL, Commercial Excess, E&O, EPLI, Liquor Liab, Misc Professional Liab, Professional Liab, Property, Umbrella *Carrier Status* Non-admitted *States* MA, NJ, NY

### Specialty Wholesale Ins. Solution (SWIS), a Div of SPG

Coverages GL, Liability, Pollution, Pollution Liab, Property, Umbrella *Carrier Status* Admitted *States* All States

## Petroleum Distributors

### Integrated Specialty Coverages (ISC)

Coverages Commercial Excess, Excess Liab *Carrier Status* Non-admitted *States* All States

### Midwestern Insurance Alliance LLC

Coverages Workers' Comp, Workers' Comp Plus (Alternative) *Carrier Status* Admitted *States* All States except ND, OH, WA, WY

### Target Managers Insurance Services

Coverages Auto Comm-Standard, CGL, Environmental Liab, Excess Liab, Pollution Liab, Property, Truck Auto Liab, Workers' Comp *Carrier Status* Admitted, Non-admitted *States* All States

## Physicians

### Integrated Specialty Coverages (ISC)

Coverages Abuse & Molestation, Add'l Expense, Employee Benefits, GL, Hired & Non-owned Auto, Medical Professional *Carrier Status* Non-admitted *States* All States

### Markel

Coverages Workers' Comp *Carrier Status* Admitted *States* All States

### RPS Healthcare

Coverages D&O, EPLI, Medical Malpractice *Carrier Status* Admitted, Non-admitted *States* All States

### TDC Specialty Underwriters

Coverages Liability, Medical Malpractice, Professional Liab *Carrier Status* Admitted, Non-admitted *States* All States except KS, NM, NY, WI

## Piers & Docks

### Integrated Specialty Coverages (ISC)

Coverages Cargo, Excess Liab, GL, Hull *Carrier Status* Non-admitted *States* All States

## Pizza Delivery

### Amwins - 150+ Locations Worldwide

Coverages Auto Comm-Standard, BOP, Excess Liab, Hired & Non-owned Auto *Carrier Status* Admitted *States* All States

### Markel

Coverages Workers' Comp *States* All States

## Plastic Manufacturers & Distributors

### Amwins - 150+ Locations Worldwide

Coverages Auto Comm-Standard, Crime, Equipment Breakdown, GL, Inland Marine, Property, Stop-Gap, Umbrella, Workers' Comp *Carrier Status* Admitted *States* All States

### Markel

Coverages Workers' Comp *States* All States

## Podiatric Physicians

### TDC Specialty Underwriters

Coverages Liability, Medical Malpractice, Professional Liab *Carrier Status* Admitted, Non-admitted *States* All States except KS, NM, NY, WI

## Police/Law Enforcement Officers

### Professional Governmental Underwriters

Coverages Blanket Wrongful Acts, Police Professional Liab *Carrier Status* Admitted, Non-admitted *States* All States

## Printers

### Markel

Coverages Workers' Comp *Carrier Status* Admitted *States* All States

## Production Companies

### Alive Risk

Coverages Accident & Health, Accidental Death, CGL, Contingent Coverages, Event Cancellation, Excess Liab, Hired & Non-owned Auto, Inland Marine, Liquor Liab, Workers' Comp *Carrier Status* Admitted, Non-admitted *States* All States

### Integrated Specialty Coverages (ISC)

Coverages Equipment, Excess Liability, GL, Hired & Non-owned Auto, Inland Marine, Workers' Comp *Carrier Status* Non-admitted *States* All States

### Pennsylvania Lumbermens Mutual Insurance Company

Coverages Auto Comm-Standard, CGL, Commercial Marine, EPLI, Equipment Breakdown, Inland Marine, Liability, Property, Umbrella *Carrier Status* Admitted *States* All States

**Professional Employer Orgs (PEO's)****Amwins - 150+ Locations Worldwide**

**Coverages** Cyber Liab, EPLI, Workers' Comp  
**Carrier Status** Admitted **States** All States

**Philadelphia Insurance Companies**

**Coverages** Business Income, Care/Custody/Control, CGL, Crime, D&O, Employee Benefits, EPLI, Fiduciary Liab, Fire Legal Liab, GL, Identity Theft, Legal Expense Ins, Personal Property, Professional Liab, Protection & Indemnity (P&I), Umbrella **Carrier Status** Admitted **States** All States except LA

**Ryan Specialty National Programs**

**Coverages** Abuse & Molestation, Blanket Add'l Insureds, Blanket Waivers, Care/Custody/Control, Crime, Employee Benefits, EPLI, Excess Liab, GL, Hired & Non-owned Auto, Professional Liab, Property, Stop-Gap, Umbrella, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

**StateFund First, a Div of Arthur J Gallagher & Co.**

**Coverages** Workers' Comp, Workers' Comp Plus (Alternative)  
**Carrier Status** Admitted **States** CA

**World Wide Specialty, a Div of Philadelphia Ins. Co's**

**Coverages** Abusive Acts, Auto Comm-Standard, Blanket Add'l Insureds, Blanket Waivers, Care/Custody/Control, Crime, Cyber Liab, D&O, E&O, Employee Benefits, EPLI, Fidelity, Fidelity Bonds, GL, Hired & Non-owned Auto, Misc Professional Liab, Professional Liab, Property, Technology E&O, Umbrella, Workers' Comp **Carrier Status** Admitted **States** All States

**Professionals/Consultants/Contractors****Access E&S Insurance Services**

**Coverages** Excess Liab, Pollution, Professional Liab  
**Carrier Status** Non-admitted **States** AR, DC, DE, GA, IL, MD, NC, NJ, NY, OH, PA, SC, TN, TX, VA

**Ascendant Insurance Solutions**

**Coverages** Auto Comm-Standard, Contractors Equip, Excess Liab, GL, Workers' Comp **Carrier Status** Admitted **States** AL, AZ, CA, CO, CT, DC, FL, GA, IL, KY, LA, MA, MD, NC, NJ, NM, NV, NY, PA, SC, TN, TX, VA, VT, WV

**CID Insurance Programs Inc.**

**Coverages** Cyber Liability, E&O, EPLI, Excess Liability, GL, Hired & Non-owned Auto, Property, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** AZ, CA, CO, ID, MD, NE, NM, NV, OR, PA, TN, TX, UT, VA, WA

**Commercial Sector Ins. Brokers, a Div of SPG Wholesale**

**Coverages** CGL, Commercial Excess, Completed Operations Liab, E&O, Excess Liab, GL, Liability, Pollution Liab, Professional Liab, Umbrella **Carrier Status** Non-admitted **States** Most States

**Indemnity Excess & Surplus Agency Inc.**

**Coverages** CGL, EPLI, Excess Liab, Misc Professional Liab, Property **Carrier Status** Admitted, Non-admitted **States** AZ, CA, CO, HI, ID, NV, OR, TX, WA

**NEXT Insurance**

**Coverages** CGL, E&O, Equipment, Professional Liab  
**Carrier Status** Admitted **States** All States

**Norman-Spencer International Inc.**

**Coverages** E&O, Professional Liab **Carrier Status** Admitted **States** All States except AK, HI

**Professional Underwriters Agency (PUA)**

**Coverages** Pollution, Professional Liab  
**Carrier Status** Admitted, Non-admitted **States** All States

**RPS Technology & Cyber**

**Coverages** BOP, Breach of Security, Business Income, Business Interruption, CGL, Combo Personal & Commercial, Completed Operations Liab, Crime, Cyber Liab, D&O, E&O, Employee Benefits, EPLI, Excess Liab, Fidelity, Fidelity Bonds, Fiduciary Liab, Hired & Non-owned Auto, Liability, Media Liab, Products Liab, Professional Liab, Property, Technology E&O, Umbrella **Carrier Status** Admitted **States** All States except DC

**Sun Coast General Insurance Agency**

**Coverages** D&O, E&O, EPLI **Carrier Status** Admitted, Non-admitted **States** CA

**U.S. E&O Brokers, a Division of IGP Specialty LLC**

**Coverages** Cyber Liab, E&O, Professional Liab **Carrier Status** Admitted, Non-admitted **States** All States except AK, CA, HI

**Virtue Risk Partners LLC**

**Coverages** Auto Comm-Standard, CGL, Commercial Excess, E&O, Environmental Liab, Workers' Comp  
**Carrier Status** Non-admitted **States** All States

**Western Surplus Lines Agency Inc.**

**Coverages** Blanket Add'l Insureds, Blanket Waivers, CGL, Commercial Excess, Hired & Non-owned Auto, Inland Marine, Misc Professional Liab, Pollution Liab  
**Carrier Status** Non-admitted **States** LA, ND, NM, OK, TX

**Property Management Firms****HabPro Insurance**

**Coverages** Business Income, Equipment Breakdown, Hired & Non-owned Auto, Property **Carrier Status** Non-admitted **States** All States except AK, FL, HI, LA

**Integrated Specialty Coverages (ISC)**

**Coverages** E&O, Professional Liab  
**Carrier Status** Non-admitted **States** All States

**Johnson & Johnson**

**Coverages** Crime, Cyber Liab, E&O, EPLI, Fidelity Bonds, Kidnap/Ransom, Professional Liability  
**Carrier Status** Non-admitted **States** All States

**Markel**

**Coverages** E&O, Workers' Comp **Carrier Status** Admitted **States** All States

**MG Skinner & Associates**

**Coverages** Apartment House Package, Boiler & Machinery, Business Income, Business Interruption, CGL, Crime, Cyber Liab, E&O, Earthquake, EPLI, Excess Liab, Flood, Misc Professional Liab, Professional Liab, Property, Tenant Discrimination, Umbrella, Wind, Workers' Comp  
**Carrier Status** Admitted, Non-admitted **States** All States

**Preferred Concepts LLC**

**Coverages** CGL, Umbrella **Carrier Status** Admitted **States** All States

**RealCare Insurance**

**Coverages** E&O, Professional Liab **Carrier Status** Admitted, Non-admitted **States** All States

**Ryan Specialty National Programs**

**Coverages** Collateral Protection, Force Place Fire Cvr, GL, Mortgage Impairment, Mortgage REO Cvr, Property, Vacant Building **Carrier Status** Non-admitted **States** All States

**Southwest Risk**

**Coverages** Builders Risk, CGL, Property, Umbrella  
**Carrier Status** Admitted, Non-admitted **States** All States

**Unitas Financial Services**

**Coverages** Dwelling Fire, E&O, Excess Damage, Foreclosed Properties, Liability, Property, Rented Property, Tenant Liability **Carrier Status** Non-admitted **States** All States except AK, HI

**Property Managers****Indemnity Excess & Surplus Agency Inc.**

**Coverages** E&O, EPLI, Tenant Discrimination  
**Carrier Status** Admitted **States** All States except DC, LA

**Integrated Specialty Coverages (ISC)**

**Coverages** E&O, Professional Liab  
**Carrier Status** Non-admitted **States** All States

**Johnson & Johnson**

**Coverages** Crime, Cyber Liab, E&O, EPLI, Fidelity Bonds, Kidnap/Ransom, Professional Liab  
**Carrier Status** Non-admitted **States** All States

**Landy Insurance Agency**

**Coverages** Crime, Cyber Liab, D&O, E&O, EPLI, Professional Liab, Workers' Comp **Carrier Status** Admitted **States** All States

**MG Skinner & Associates**

**Coverages** Apartment House Package, Boiler & Machinery, Business Income, Business Interruption, CGL, Crime, Cyber Liab, Earthquake, EPLI, Excess Liab, Flood, Misc Professional Liab, Professional Liab, Tenant Discrimination, Umbrella, Wind, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

**Preferred Concepts LLC**

**Coverages** CGL, Umbrella **Carrier Status** Admitted **States** All States

**Professional Insurance Concepts**

**Coverages** E&O, Professional Liab **Carrier Status** Admitted **States** All States

**RealCare Insurance**

**Coverages** E&O, Professional Liab **Carrier Status** Admitted, Non-admitted **States** All States

**REInsurePro**

**Coverages** Builders Risk, Business Income, CGL, Dwelling Fire, Earthquake, Equipment Breakdown, Flood, Foreclosed Properties, Hail, Hurricane, Medical Payments, Property, Real & Business Personal Prop, Rented Property, Residential Property, Tenant Discrimination, Theft, Vacant Building **Carrier Status** Non-admitted **States** All States except FL, LA, NY

**Ryan Specialty National Programs**

**Coverages** Collateral Protection, Force Place Fire Cvr, GL, Mortgage Impairment, Mortgage REO Cvr, Property, Vacant Building **Carrier Status** Non-admitted **States** All States

**US Assure**

**Coverages** GL, Rented Property, Residential Property  
**Carrier Status** Admitted **States** All States

**Walter General Agency (WGA)**

**Coverages** Blanket Add'l Insureds, Blanket Waivers, Builders Risk, Business Income, Business Interruption, CGL, Excess Liab, GL, Liability, Medical Payments, Property, Umbrella **Carrier Status** Non-admitted **States** AR, IL, IN, KS, KY, MO, OK, TN

**Public Entities****Apex**

**Coverages** Auto Comm-Standard Liability, CGL, Difference in Conditions, Equipment Breakdown, Excess Liab, Fidelity Bonds, Inland Marine, Police Professional Liab, Property, Public Officials, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States except AK, DC, HI, OR, WA

**Gray Specialty**

**Coverages** WC - Buyback Policies, WC - Captive Placement, Workers' Comp, Workers' Comp Plus (Alternative)  
**Carrier Status** Admitted **States** Most States

**Grundy Insurance**

**Coverages** Auto Comm-Standard, CGL, D&O, E&O, EPLI, Equipment Breakdown, Excess Liab, Property, Public Officials **Carrier Status** Admitted **States** All States except DC, HI, LA

**MAXIMUM**

**Coverages** Boiler & Machinery, Builders Risk, Business Income, Business Interruption, Catastrophe, Earthquake, Equipment, Equipment Breakdown, Excess Flood, Flood, GL, Hurricane, Property, Public Officials, Umbrella  
**Carrier Status** Admitted, Non-admitted **States** All States

**Professional Governmental Underwriters**

**Coverages** D&O, E&O, EPLI, Public Officials  
**Carrier Status** Admitted, Non-admitted **States** All States

**RPS Technology & Cyber**

**Coverages** Cyber Liab, Legal Expense Ins, Media Liab  
**Carrier Status** Admitted, Non-admitted **States** All States

**Wright Specialty Insurance**

**Coverages** Auto Comm-Standard Liability, Auto Comm-Standard Phys Dmg, Business Income, CGL, Crime, Cyber Liab, EPLI, Equipment, Equipment Breakdown, Excess Liab, Fire, Inland Marine, Property, Public Officials  
**Carrier Status** Admitted **States** Most States

**Publishers****Cooper & McCloskey Inc.**

**Coverages** Cyber Liab, D&O, E&O, EPLI, Kidnap/Ransom, Media Liab **Carrier Status** Admitted **States** CA

**Professional Insurance Concepts**

**Coverages** E&O, Professional Liab **Carrier Status** Admitted **States** All States

**Real Estate Agents & Brokers****Builders & Tradesmen's Insurance Services Inc. (BTIS)**

**Coverages** E&O, GL, Workers' Comp **Carrier Status** Admitted **States** All States except AK

**Landy Insurance Agency**

**Coverages** BOP, Crime, Cyber Liab, E&O, EPLI, Professional Liab, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States except AK, LA

**Norman-Spencer Agency LLC**

**Coverages** Cyber Liab, E&O **Carrier Status** Admitted **States** All States except AK, CA, LA, WV

**Professional Insurance Concepts**

**Coverages** E&O, Professional Liab **Carrier Status** Admitted **States** All States

**RealCare Insurance**

**Coverages** E&O, Professional Liab **Carrier Status** Admitted **States** All States except NY

**Sun Coast General Insurance Agency**

**Coverages** BOP, CGL, Cyber Liab, E&O, EPLI, GL, Workers' Comp **Carrier Status** Non-admitted **States** AZ, CA, CO, NV, OR, UT, WA

**U.S. E&O Brokers, a Division of IGP Specialty LLC**

**Coverages** E&O, Technology E&O **Carrier Status** Admitted, Non-admitted **States** Most States

**Vanguard Specialty**

**Coverages** E&O, Professional Liab **Carrier Status** Admitted, Non-admitted **States** Most States

**Victor Insurance Managers LLC**

**Coverages** Cyber Liab, E&O, Professional Liab  
**Carrier Status** Admitted, Non-admitted **States** All States



## Real Estate Appraisers

### Landy Insurance Agency

Coverages BOP, E&O, Professional Liab, Workers' Comp  
Carrier Status Admitted States All States except AK, LA

### Norman-Spencer Agency LLC

Coverages Cyber Liab, E&O Carrier Status Admitted  
States All States except AK, LA, WV

### RealCare Insurance

Coverages E&O, Professional Liab Carrier Status Admitted  
States All States except AK, LA, NY

### Target Professional Programs

Coverages E&O, Professional Liab  
Carrier Status Non-admitted States All States

### Vanguard Specialty

Coverages E&O, Professional Liab Carrier Status Admitted  
States Most States

## Real Estate Developers/Homebuilders

### REInsurePro

Coverages Blanket Add'l Insureds, Blanket Waivers, CGL,  
Completed Operations Liab, Contractors Equip, Contractors  
License Bonds, Excess Liab, Inland Marine, Pollution Liab,  
Products Liab Carrier Status Admitted, Non-admitted  
States All States except NJ, NY

### Southwest Risk

Coverages Blanket Add'l Insureds, Blanket Waivers, CGL,  
Umbrella Carrier Status Non-admitted States All States

### Unitas Financial Services

Coverages Liability, Property, Rented Property, Residential  
Property Carrier Status Non-admitted  
States All States except AK, HI, MI

### US Assure

Coverages Builders Risk, Business Income, COC, Contractors  
Equip, Earthquake, Fire, Flood, Hail, High Valued Homes,  
Hurricane, Installation Floaters, Residential Property, Theft,  
Tools & Equip, Weather, Wind Carrier Status Admitted  
States All States

## Recording Studios

### Alive Risk

Coverages Accident & Health, CGL, Contingent Coverages,  
Event Cancellation, Excess Liab, Hired & Non-owned Auto,  
Inland Marine, Liquor Liab, Workers' Comp  
Carrier Status Admitted, Non-admitted States All States

## Recycling Centers

### Amwins - 150+ Locations Worldwide

Coverages Auto Comm-Standard Liability, Auto Comm-  
Standard Phys Dmg, Environmental Liab, GL, Umbrella,  
Workers' Comp Carrier Status Admitted, Non-admitted  
States All States

### Apollo General Ins. Agency Inc.

Coverages Auto Comm-Standard, Blanket Add'l Insureds,  
Blanket Waivers, CGL, Commercial Excess, Contractors  
Equip, Contractors License Bonds, Environmental Liab,  
Equipment, Fidelity Bonds, Inland Marine, Performance &  
Payment Bonds, Pollution, Tools & Equip, Transportation  
Pollution Liab, Workers' Comp Carrier Status Admitted,  
Non-admitted States All States except AK, HI

## Registered Investment Advisors

### Markel

Coverages Auto Pers-Standard, Excess Liab, GL, Professional  
Liab, Property, Workers' Comp States All States except HI, LA

### ProSurance Group, a Div of One80 Intermediaries

Coverages Crime, E&O, Fidelity, Fidelity Bonds, Professional  
Liab Carrier Status Admitted, Non-admitted  
States All States

## Residential Care Centers

### Gateway Specialty Insurance

Coverages Abuse & Molestation, Accident & Health, Auto  
Comm-Standard, Blanket Add'l Insureds, CGL, Crime, Cyber  
Liab, D&O, Employee Benefits, EPLI, Equipment Breakdown,  
Foreign GL, Hired & Non-owned Auto, Professional Liab,  
Property Carrier Admitted, Non-admitted States All States

### Nonprofits Insurance Alliance

Coverages Abuse & Molestation, Auto Comm-Standard,  
Blanket Add'l Insureds, Business Income, Business  
Interruption, CGL, Community/Social Svcs, Developmental  
Disabilities, EPLI, Fiduciary Liab, Fire Legal Liab, Hired &  
Non-owned Auto, Inland Marine, Liquor Liab, Mechanical  
Breakdown, Misc Professional Liab, Nonprofit D&O, Sexual  
Misconduct, Umbrella, Uninsured Motorists  
Carrier Status Non-admitted States Most States

## Residential Subcontractors

### Builders & Tradesmen's Insurance Services Inc. (BTIS)

Coverages Auto Comm-Nonstandard, Auto Comm-Standard,  
Builders Risk, CGL, COC, Contractors Equip, Excess Liab, GL,  
Inland Marine, Property, Workers' Comp  
Carrier Status Admitted, Non-admitted  
States All States except AK, FL, HI, MD, NY, VT

### Integrated Specialty Coverages (ISC)

Coverages CGL, GL Carrier Status Non-admitted  
States All States

### Omaha National

Coverages Workers' Comp Carrier Status Admitted  
States Most States

### REInsurePro

Coverages Blanket Add'l Insureds, Blanket Waivers, CGL,  
Completed Operations Liab, Excess Liab, Products Liab  
Carrier Status Non-admitted States All States except CO, LA,  
NJ, NY

### Southwest Risk

Coverages Blanket Add'l Insureds, Blanket Waivers, CGL,  
Umbrella Carrier Status Non-admitted States All States

### US Assure

Coverages Builders Risk, COC, Contractors Equip, Installation  
Floaters, Theft Carrier Status Admitted States All States

## Resorts

### Amwins - 150+ Locations Worldwide

Coverages Auto Comm-Standard, Crime, Equipment  
Breakdown, GL, Inland Marine, Property, Workers' Comp  
Carrier Status Admitted States All States

### Distinguished Programs

Coverages Auto Comm-Standard, CGL, Cyber Liab, GL,  
Umbrella Carrier Status Admitted, Non-admitted  
States All States

### Ryan Specialty National Programs

Coverages Abusive Acts, Auto Comm-Standard, Crime, E&O,  
Garage Keepers Legal Liab, GL, Inland Marine, Liquor Liab,  
Professional Liab, Property, Umbrella  
Carrier Status Admitted States All States

## Restaurants

### Ascendant Insurance Solutions

Coverages Auto Comm-Standard, Builders Risk, GL, Property,  
Workers' Comp Carrier Status Admitted States AL, AZ, CA,  
CO, CT, DC, FL, GA, IL, KY, LA, MA, MD, NC, NJ, NM, NV, NY,  
OR, SC, TN, TX, VA, VT, WY

### Ashley General Agency

Coverages CGL, Equipment Breakdown, Excess Liab, GL,  
Liquor Liab, Property Carrier Status Non-admitted States TX

### Bass Underwriters

Coverages Excess Liab, GL, Liquor Liab, Property  
Carrier Status Non-admitted States Most States

### Berkley Luxury Group, a W.R. Berkley Company

Coverages CGL, Commercial Marine, Cyber Liability, GKLL,  
Hired & Non-owned Auto, Property, Umbrella  
Carrier Status Admitted, Non-admitted States AZ, CA, CO,  
CT, DC, GA, IL, IN, MA, MD, MI, MN, MO, NC, NJ, NM, NV, NY,  
OH, OR, PA, SC, TN, VA, WI

### Builders & Tradesmen's Insurance Services Inc. (BTIS)

Coverages BOP, Liquor Liab, Workers' Comp Carrier Status  
Admitted, Non-admitted States All States except AK

### Business Alliance Insurance Company

Coverages BOP, Cyber Liab, EPLI, Equipment Breakdown,  
Liquor Liab Carrier Status Admitted States CA

### CID Insurance Programs Inc.

Coverages Assault & Battery, GL, Liquor Liab, Personal  
Property, Property, Workers' Comp Carrier Status Admitted,  
Non-admitted States AZ, CA, CO, ID, MD, NE, NM, NV, OR, PA,  
TN, TX, UT, VA, WA

### Distinguished Programs

Coverages CGL, Crime, Cyber Liab, EPLI, GL, Property,  
Umbrella Carrier Status Admitted States All States

### Element22 Insurance Services

Coverages CGL, Fire, Liability, Liquor Liab, Property,  
Umbrella, Wind Carrier Status Admitted States All States

### Flood Risk Solutions Inc.

Coverages Add'l Living Expense, Builders Risk, Business  
Income, Business Interruption, Commercial Excess, Excess  
Flood, Flood, Personal Property Carrier Status Non-admitted  
States All States

### Hull & Company

Coverages Assault & Battery, CGL, Property  
Carrier Status Non-admitted States All States except DC

## Integrated Specialty Coverages (ISC)

Coverages Assault & Battery, Equipment Breakdown, GL,  
Liquor Liab, Property Carrier Status Non-admitted  
States All States

### Markel

Coverages Workers' Comp Carrier Status Admitted  
States All States

### MAXIMUM

Coverages Boiler & Machinery, Business Income, Business  
Interruption, Catastrophe, Earthquake, Equipment,  
Equipment Breakdown, Excess Flood, Flood, GL, Property,  
Umbrella Carrier Status Admitted, Non-admitted  
States All States except NE

### McLeckie Insurance Group

Coverages Business Income, CGL, Crime, EPLI, Food Borne  
Illness, Liquor Liab, Property Carrier Status Non-admitted  
States All States

### NEXT Insurance

Coverages BOP, Cyber Liab, EPLI, Food Borne Illness, GL,  
Liquor Liab, Workers' Comp Carrier Status Admitted  
States All States

### Number One Insurance Agency

Coverages Excess Liab, Flood, GL, Liquor Liab, Property,  
Vacant Building Carrier Status Admitted States MA

### Quirk & Company

Coverages CGL, Property Carrier Status Non-admitted  
States NM, OK, OR, TN, TX, WA

### Risk Placement Services Sacramento

Coverages CGL, Equipment, Liquor Liab, Property  
Carrier Status Admitted, Non-admitted States CA

### Roush Insurance Services Inc.

Coverages Assault & Battery, Blanket Add'l Insureds, Boiler  
& Machinery, Business Income, Business Interruption, CGL,  
Commercial Excess, Crime, D&O, Equipment Breakdown,  
Excess Liab, Fire, Food Spoilage, GL, Inland Marine, Liability,  
Liquor Liab, Medical Payments, Products Liab, Property, Real  
& Business Personal Prop, Spoilage, Theft, Umbrella  
Carrier Non-admitted States IA, IL, IN, MN, ND, OH, SD, WI

### StateFund First, a Div of Arthur J Gallagher & Co.

Coverages Workers' Comp, Workers' Comp Plus (Alternative)  
Carrier Status Admitted States CA

### Sun Coast General Insurance Agency

Coverages BOP, GL, Liquor Liab, Property  
Carrier Status Admitted, Non-admitted States CA

### TAPCO Underwriters Inc.

Coverages GL, Liquor Liab, Property  
Carrier Status Non-admitted States Most States

### The McGowan Companies

Coverages Commercial Excess, Umbrella  
Carrier Status Admitted States All States

### UCA General Insurance Services Inc.

Coverages Business Income, CGL, Cyber Liab, Equipment  
Breakdown, Fire Legal Liab, Hired & Non-owned Auto, Liquor  
Liab, Medical Payments, Property, Umbrella  
Carrier Non-admitted States AZ, CA, ID, NV, OR, UT, WA

### Walter General Agency (WGA)

Coverages Assault & Battery, Blanket Add'l Insureds, Blanket  
Waivers, Boiler & Machinery, Builders Risk, Business Income,  
Business Interruption, CGL, Commercial Excess, Completed  
Operations Liab, Difference in Conditions, Employee Benefits,  
EPLI, Equipment Breakdown, Excess Liab, Fiduciary Liab,  
Fire, Food Spoilage, GL, Inland Marine, Liability, Liquor Liab,  
Medical Payments, Products Liab, Property, Umbrella  
Carrier Status Non-admitted States AR, IA, ID, IL, IN, KS, KY,  
MO, OK, TN

## Retail Stores

### Ascendant Insurance Solutions

Coverages Auto Comm-Standard, BOP, Builders Risk, GL,  
Property, Workers' Comp Carrier Status Admitted  
States AL, AZ, CA, CO, CT, DC, FL, GA, IL, KY, LA, MA, MD,  
NC, NJ, NM, NV, NY, PA, SC, TN, TX, VA, VT, WY

### Builders & Tradesmen's Insurance Services Inc. (BTIS)

Coverages BOP, GL, Workers' Comp Carrier Status Admitted,  
Non-admitted States All States except AK

### Business Alliance Insurance Company

Coverages BOP, Cyber Liab, EPLI, Equipment Breakdown  
Carrier Status Admitted States CA

### Distinguished Programs

Coverages Builders Risk, CGL, GL, Umbrella, Vacant Building  
Carrier Status Admitted, Non-admitted States All States

### Element22 Insurance Services

Coverages Boiler & Machinery, Builders Risk, Business  
Income, Business Interruption, Catastrophe, Equipment  
Breakdown, Fire, Flood, Hurricane, Property, Weather, Wind  
Carrier Status Non-admitted States All States

**Flood Risk Solutions Inc.**

**Coverages** Add'l Living Expense, Builders Risk, Business Income, Business Interruption, Commercial Excess, Excess Flood, Flood, Personal Property **Carrier Status** Non-admitted **States** All States

**Hinterland Insurance**

**Coverages** CGL, Earthquake, GL, Property **Carrier Status** Non-admitted **States** All States except OK, TX

**Markel**

**Coverages** Workers' Comp **States** All States

**Meramec Secure Inc.**

**Coverages** Product Extended Warranty, Service Contracts, Warranties, Extended **Carrier** Admitted **States** All States

**NEXT Insurance**

**Coverages** BOP, Excess Liab, GL, Umbrella, Workers' Comp **Carrier Status** Admitted **States** All States

**Personal Safeguards Group LLC**

**Coverages** Product Extended Warranty, Service Contracts, Warranties, Extended **Carrier** Admitted **States** All States

**Preferred Concepts LLC**

**Coverages** CGL, Excess Liab, GL, Umbrella **Carrier Status** Admitted **States** All States except NY

**SPG Wholesale**

**Coverages** CGL, Fire, Fire Legal Liab, GL, Liability, Liquor Liab, Medical Payments, Products Liab, Property **Carrier Status** Non-admitted **States** All States

**StateFund First, a Div of Arthur J Gallagher & Co.**

**Coverages** Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted **States** CA

**UCA General Insurance Services Inc.**

**Coverages** Business Income, CGL, Cyber Liab, Equipment Breakdown, Fire Legal Liab, Hired & Non-owned Auto, Medical Payments, Property, Umbrella **Carrier** Non-admitted **States** AZ, CA, ID, NV, OR, UT, WA

**RV Dealerships****MAXIMUM**

**Coverages** Auto Comm-Nonstandard Phys Dmg, Boiler & Machinery, Builders Risk, Business Income, Business Interruption, Catastrophe, Excess Flood, Flood, GL, Hail, Hurricane, Inland Marine, Property, Theft, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States

**Ryan Specialty National Programs**

**Coverages** Business Income, Crime, Cyber Liab, Dealers Open Lot, E&O, EPLI, Equipment Breakdown, Garage Keepers Legal Liab, Garage Liability, GL, Hired & Non-owned Auto, Identity Theft, Physical Damage, Property, Umbrella **Carrier Status** Non-admitted **States** Most States

**RV Parks****Arrowhead General Insurance Agency Inc.**

**Coverages** Business Income, Catastrophe, Equipment, GL, Physical Damage, Physical Damage Rental Units, Property, Umbrella **Carrier Status** Admitted **States** All States

**Philadelphia Insurance Companies**

**Coverages** Commercial Auto, Boiler & Machinery, Business Income, Business Interruption, CGL, Crime, Employee Benefits, Equipment Breakdown, Fire Legal Liab, GL, Hired & Non-owned Auto, Identity Theft, Inland Marine, Professional Liab, Property, Real & Business Personal Prop, Umbrella, Uninsured Motorists **Carrier Status** Admitted **States** All States except LA

**Scaffold Erectors****Construction Insurance Services LLC**

**Coverages** Excess Liab, GL **Carrier Status** Non-admitted **States** All States

**School Bus Operations****Philadelphia Insurance Companies**

**Coverages** Abuse & Molestation, Auto Comm-Standard Liability, Auto Comm-Standard Phys Dmg, CGL, Crime, Employee Benefits, Equipment Breakdown, Fire Legal Liab, GL, Hired & Non-owned Auto, Inland Marine, Professional Liab, Property, Umbrella, Uninsured Motorists **Carrier** Admitted **States** All States except FL, LA, MI, NV, NY

**School Bus Insurance Solutions (SBIS)**

**Coverages** Abuse & Molestation, Auto Comm-Standard Liability, Auto Comm-Standard Phys Dmg, Crime, GL, Inland Marine, Property, Workers' Comp **Carrier Status** Admitted **States** All States except FL, LA, MI, NV, NY

**Wilkoff Bonds**

**Coverages** Contractors License Bonds, Crime, Fidelity, Fidelity Bonds, Performance & Payment Bonds **Carrier Status** Admitted **States** All States

**Schools-Public/Private****AllComp Solutions**

**Coverages** Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted **States** All States

**AMIS/Alliance Marketing & Insurance Services LLC**

**Coverages** Auto Comm-Standard Liability, Auto Comm-Standard Phys Dmg, BOP, Liability, Property, Workers' Comp **States** All States

**Apex**

**Coverages** Abuse & Molestation, Auto Comm-Standard, Commercial Excess, Crime, Educator Legal Liab, GL, Inland Marine, Police Professional Liab, Property, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States except AK, DC, HI, WA

**Care Providers Insurance Services**

**Coverages** Abuse & Molestation, Auto Comm-Standard, Crime, D&O, EPLI, Excess Liab, GL, Inland Marine, Professional Liab, Property **Carrier Status** Admitted **States** All States

**Gray Specialty**

**Coverages** WC - Buyback Policies, Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted **States** Most States

**Great American Ins. Group, Specialty Human Services**

**Coverages** Abuse & Molestation, Auto Comm-Nonstandard, Blanket Add'l Insureds, Business Income, CGL, Commercial Excess, Community/Social Svcs, Crime, Educator Legal Liab, Employee Benefits, Equipment Breakdown, Excess Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Inland Marine, Misc Professional Liability, Professional Liability, Umbrella **Carrier Status** Admitted **States** All States except HI, LA, OK

**Greene & Associates**

**Coverages** Commercial Excess, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States except HI

**Nonprofits Insurance Alliance**

**Coverages** Abuse & Molestation, Auto Comm-Standard, Auto Comm-Standard Phys Dmg, Blanket Add'l Insureds, Business Income, Business Interruption, CGL, Community/Social Svcs, Crime, Developmental Disabilities, EPLI, Fiduciary Liab, Fire Legal Liab, Hired & Non-owned Auto, Inland Marine, Mechanical Breakdown, Misc Professional Liab, Nonprofit D&O, Sexual Misconduct, Umbrella, Uninsured Motorists **Carrier Status** Non-admitted **States** Most States

**Philadelphia Insurance Companies**

**Coverages** Abuse & Molestation, Commercial Auto, Boiler & Machinery, CGL, Crime, D&O, Earthquake, Educator Legal Liab, Employee Benefits, EPLI, Equipment Breakdown, Fiduciary Liab, Fire Legal Liab, Flood, GL, Hired & Non-owned Auto, Identity Theft, Property, Real & Business Personal Prop, Sexual Misconduct, Student Accident, Umbrella, Uninsured Motorists **Carrier Status** Admitted **States** All States except LA

**Professional Governmental Underwriters**

**Coverages** D&O, E&O, Educator Legal Liab, EPLI **Carrier Status** Admitted, Non-admitted **States** All States

**Wright Specialty Insurance**

**Coverages** Auto Comm-Standard Liability, Auto Comm-Standard Phys Dmg, Business Income, CGL, Cyber Liab, EPLI, Equipment, Excess Liab, Fire, Inland Marine, Property, Sexual Misconduct, Workers' Comp **Carrier Status** Admitted **States** Most States

**Scrap Dealers****Amwins - 150+ Locations Worldwide**

**Coverages** Auto Comm-Standard, Environmental Liab, GL, Pollution, Pollution Liab, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States except HI, LA, MA

**Apollo General Ins. Agency Inc.**

**Coverages** Auto Comm-Standard, Blanket Add'l Insureds, Blanket Waivers, CGL, Environmental Liab, Equipment, Excess Liab, Fidelity Bonds, Inland Marine, Performance & Payment Bonds, Pollution, Tools & Equip, Transportation Pollution Liab, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States except AK, HI

**Security Guard Firms****AMIS/Alliance Marketing & Insurance Services LLC**

**Coverages** E&O, Liability **Carrier Status** Non-admitted **States** All States

**Brownyard Group**

**Coverages** Assault & Battery, Auto Comm-Standard, Blanket Add'l Insureds, Blanket Waivers, Business Interruption, Care/Custody/Control, CGL, Commercial Excess, Crime, E&O, Excess Liab, Fidelity, Fidelity Bonds, GL, Inland Marine, Liability, Lost Key, Professional Liab, Property, Stop-Gap, Workers' Comp **Carrier Status** Admitted **States** All States except NE

**NeitClem Wholesale Insurance Brokerage Inc.**

**Coverages** Assault & Battery, Equipment, GL, Liability, Professional Liab **Carrier Status** Admitted, Non-admitted **States** AZ, CA, NV, TX

**Philadelphia Insurance Companies**

**Coverages** Abuse & Molestation, Assault & Battery, Commercial Auto, Boiler & Machinery, Business Income, Care/Custody/Control, CGL, Crime, D&O, E&O, Employee Benefits, EPLI, Equipment Breakdown, Fiduciary Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Inland Marine, Legal Expense Ins, Personal Liab, Personal Property, Professional Liab, Property, Umbrella, Uninsured Motorists **Carrier Status** Admitted **States** All States except LA

**Ryan Specialty National Programs**

**Coverages** Excess Liab, GL, Professional Liab, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

**Self-Storage Facilities****Great American Insurance Group, Alternative Markets**

**Coverages** Auto Comm-Standard, BOP, CGL, Inland Marine, Property, Umbrella, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

**Markel**

**Coverages** Workers' Comp **States** All States

**MiniCo Insurance Agency, a Jencap Company**

**Coverages** Boiler & Machinery, BOP, Business Income, CGL, COC, Crime, Cyber Liab, Earthquake, Employee Benefits, EPLI, Fire, GL, Hired & Non-owned Auto, Legal Liab, Liability, Medical Payments, Personal Liab, Pollution, Products Liab, Property, Theft, Umbrella, Wind, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

**REInsurePro**

**Coverages** CGL, Equipment Breakdown, Legal Liab, Property **Carrier Status** Non-admitted **States** All States

**Ryan Specialty National Programs**

**Coverages** Business Income, Cyber Liab, EPLI, Excess Liab, Flood, GL, Pollution Liab, Property **Carrier Status** Non-admitted **States** All States

**Universal Insurance Programs**

**Coverages** Pollution, Pollution Liab **Carrier Status** Non-admitted **States** All States

**Service Stations****Lancer Insurance Company**

**Coverages** Garage Keepers Legal Liab, Garage Liability, GKLL **Carrier Status** Admitted, Non-admitted **States** NY

**Ship Repairers/Marine Artisan Contractor****Integrated Specialty Coverages (ISC)**

**Coverages** CGL, GL **Carrier Status** Non-admitted **States** All States

**LIG Marine Managers**

**Coverages** Care/Custody/Control, CGL, Commercial Marine, Completed Operations Liab, Equipment, Excess Liab, Hull, Legal Liab, Products Liab, Protection & Indemnity (P&I), Ship Repairers Legal, Tools & Equip, Umbrella, USL&H, Workers' Comp **Carrier Status** Admitted **States** All States

**The American Equity Underwriters Inc.**

**Coverages** MEL, USL&H, Workers' Comp **States** All States

**Ship Yards****Hull & Company**

**Coverages** Care/Custody/Control, Ship Repairers Legal **Carrier Status** Non-admitted **States** All States except DC

**Integrated Specialty Coverages (ISC)**

**Coverages** Cargo, Excess Liab, GL, Hull **Carrier Status** Non-admitted **States** All States

**LIG Marine Managers**

**Coverages** CGL, Completed Operations Liab, Equipment, Hail, Products Liab, Protection & Indemnity (P&I), Ship Repairers Legal, Umbrella, USL&H, Workers' Comp **Carrier Status** Admitted **States** All States

**The American Equity Underwriters Inc.**

**Coverages** MEL, USL&H, Workers' Comp **States** All States

**Shooting Ranges****Joseph Chiarello & Co., Inc.; Firearms Business Ins.**

**Coverages** CGL, Crime, Equipment Breakdown, Excess Liab, Firearms Liability, Liquor Liab, Medical Payments, Property, Umbrella **Carrier Status** Admitted **States** All States



## Shopping Centers

### Ascendant Insurance Solutions

Coverages Auto Comm-Standard, BOP, Builders Risk, GL, Property, Workers' Comp **Carrier Status** Admitted **States** AL, AZ, CA, CO, CT, DC, FL, GA, IL, KY, LA, MA, MD, NC, NJ, NM, NV, NY, PA, SC, TN, TX, VA, VT, WY

### Ashley General Agency

Coverages Business Income, Business Interruption, CGL, Equipment Breakdown, GL, Property **Carrier Status** Non-admitted **States** TX

### Flood Risk Solutions Inc.

Coverages Add'l Living Expense, Builders Risk, Business Income, Business Interruption, Commercial Excess, Excess Flood, Flood, Personal Property **Carrier Status** Non-admitted **States** All States

### Hinterland Insurance

Coverages CGL, Earthquake, GL, Property **Carrier Status** Non-admitted **States** All States except OK, TX

### Philadelphia Insurance Companies

Coverages Commercial Auto, Boiler & Machinery, Business Income, Business Interruption, CGL, Crime, D&O, Earthquake, Employee Benefits, EPLI, Equipment Breakdown, Fiduciary Liab, Fire Legal Liab, Flood, GL, Identity Theft, Inland Marine, Property, Real & Business Personal Property, Umbrella, Uninsured Motorists **Carrier** Admitted, Non-admitted **States** All States except LA

### Preferred Concepts LLC

Coverages CGL, Umbrella **Carrier Status** Admitted **States** All States

### The McGowan Companies

Coverages Commercial Excess, Excess Liab, Umbrella **Carrier Status** Admitted **States** All States

### UCA General Insurance Services Inc.

Coverages Business Income, CGL, Cyber Liab, Equipment Breakdown, Fire Legal Liab, Hired & Non-owned Auto, Medical Payments, Property, Umbrella **Carrier** Non-admitted **States** AZ, CA, ID, NV, OR, UT, WA

## Shuttle Service-Non Emergency Medical

### Exclusive Underwriting Managers

Coverages Abuse & Molestation, Auto Comm-Nonstandard Liability, Auto Comm-Nonstandard Phys Dmg, GL, Professional Liab **States** All States

## Shuttle Services

### 5Star Specialty Programs

Coverages Auto Comm-Nonstandard, Auto Comm-Nonstandard Liability, Auto Comm-Nonstandard Phys Dmg, Commercial Auto, Excess Liab, GL, Workers' Comp **Carrier Status** Admitted **States** All States

### National Indemnity Company

Coverages Auto Comm-Nonstandard, Auto Comm-Nonstandard Phys Dmg, Liability, Medical Payments, Uninsured Motorists **Carrier Status** Admitted, Non-admitted **States** All States except HI, MA, NJ, NY

## Small to Mid-Sized Businesses

### AMIS/Alliance Marketing & Insurance Services LLC

Coverages Auto Comm-Standard Liability, Auto Comm-Standard Phys Dmg, BOP, Liability, Property, Workers' Comp **Carrier Status** Admitted **States** All States

### Applied Underwriters Inc.

Coverages Auto Comm-Standard Liability, Auto Comm-Standard Phys Dmg, Compliance Mgmt, Cyber Liab, D&O, Int'l Coverage - Commercial, Pollution, Property, Warranties, Extended, Weather, Workers' Comp **Carrier Status** Admitted **States** All States

### Cowbell Cyber

Coverages Breach of Security, Business Income, Business Interruption, Cyber Liab **States** Most States

### Euclid Life Science Specialty LLC

Coverages Commercial Excess, Completed Operations Liab, E&O, Excess Liab, GL, Liability, Products Liab, Professional Liab **Carrier Status** Non-admitted **States** All States

### Landy Insurance Agency

Coverages BOP, Crime, Cyber Liab, D&O, E&O, EPLI, Professional Liab, Workers' Comp **Carrier Status** Admitted **States** All States

### Markel

Coverages WC - Master Policies/ASO, Workers' Comp **Carrier Status** Admitted **States** All States except OH, WA, WY

### Pennsylvania Lumbermens Mutual Insurance Company

Coverages Auto Comm-Standard, CGL, Commercial Marine, EPLI, Equipment Breakdown, Inland Marine, Liability, Property, Umbrella **Carrier Status** Admitted **States** All States

### ProWriters

Coverages BOP, E&O, GL **Carrier Status** Admitted **States** Most States

### Roush Insurance Services Inc.

Coverages Add'l Expense, Boiler & Machinery, Builders Risk, Business Income, Business Interruption, CGL, Commercial Excess, Crime, Cyber Liab, D&O, E&O, EPLI, Equipment Breakdown, Excess Liab, Fine Arts, Fire, Food Spoilage, GL, Hired & Non-owned Auto, Liability, Liquor Liab, Misc Professional Liab, Nonprofit D&O, Pollution Liab, Products Liab, Property, Real & Business Personal Prop, Technology E&O **Carrier Status** Non-admitted **States** IA, IL, IN, MN, ND, OH, SD, WI

### RPS Technology & Cyber

Coverages Bailee/Customer Goods, BOP, Breach of Security, Care/Custody/Control, Commercial Excess, Crime, Cyber Liab, D&O, E&O, EPLI, Fidelity Bonds, Fiduciary Liab, Foreign GL, GL, Hired & Non-owned Auto, Identity Theft, Inland Marine, Liability, Media Liab, Misc Professional Liab, Products Liab, Professional Liab, Property, Umbrella **Carrier Status** Admitted **States** All States

## Social Clubs

### Distinguished Programs

Coverages Umbrella **Carrier Status** Admitted, Non-admitted **States** All States

### Great American Ins. Group, Specialty Human Services

Coverages Abuse & Molestation, Auto Comm-Nonstandard, Blanket Add'l Insureds, Business Income, CGL, Commercial Excess, Community/Social Svcs, Crime, Educator Legal Liab, Employee Benefits, Equipment Breakdown, Excess Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Inland Marine, Misc Professional Liab, Professional Liab, Umbrella **Carrier Status** Admitted **States** All States except HI, LA, OK

### Venture Insurance Programs

Coverages Auto Comm-Standard, Crime, GL, Inland Marine, Liquor Liab, Property, Umbrella, Workers' Comp **Carrier Status** Admitted **States** All States

## Social Service Agencies

### AllComp Solutions

Coverages Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted **States** All States

### Care Providers Insurance Services

Coverages Abuse & Molestation, Auto Comm-Standard, Business Interruption, Crime, D&O, Equipment Breakdown, GL, Hired & Non-owned Auto, Liability, Participant Accident, Professional Liab, Property, Theft, Umbrella **Carrier Status** Admitted **States** All States

### Charity First Insurance Services Inc.

Coverages Abuse & Molestation, Auto Comm-Standard, Blanket Add'l Insureds, Boiler & Machinery, Business Income, CGL, Crime, Cyber Liab, EPLI, Equipment Breakdown, Int'l Coverage - Commercial, Liquor Liab, Nonprofit D&O, Professional Liab, Property, Umbrella, Workers' Comp **Carrier Status** Admitted **States** All States

### Gateway Specialty Insurance

Coverages Abuse & Molestation, EPLI, GL, Nonprofit D&O, Professional Liab, Property, Umbrella **Carrier** Admitted, Non-admitted **States** All States except AK, HI, LA

### Great American Ins. Group, Specialty Human Services

Coverages Abuse & Molestation, Auto Comm-Nonstandard, Blanket Add'l Insureds, Business Income, CGL, Commercial Excess, Community/Social Svcs, Crime, Educator Legal Liab, Employee Benefits, Equipment Breakdown, Excess Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Inland Marine, Misc Professional Liability, Professional Liability, Umbrella **Carrier Status** Admitted **States** All States except HI, LA, OK

### Indemnity Excess & Surplus Agency Inc.

Coverages Abuse & Molestation, CGL, D&O, EPLI, Professional Liab, Property **Carrier Status** Admitted **States** AZ, CA, CO, ID, NV, OR, TX, WA

### Irwin Siegel Agency (includes Youth Programs)

Coverages Abuse & Molestation, Accident & Health, Addiction Treatment, Commercial Auto, Boiler & Machinery, BOP, Business Income, CGL, Community/Social Svcs, Crime, Cyber Liab, D&O, Developmental Disabilities, EPLI, Excess Liab, GL, Inland Marine, Managed Care, Professional Liab, Property, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States

### MiniCo Insurance Agency, a Jencap Company

Coverages Abuse & Molestation, Addiction Treatment, Auto Comm-Standard, Boiler & Machinery, Business Income, Business Interruption, CGL, Community/Social Svcs, D&O, E&O, EPLI, Fiduciary Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Inland Marine, Liability, Medical & Physical Rehab, Medical Malpractice, Medical Payments, Products Liab, Professional Liab, Umbrella, Workers' Comp **Carrier** Admitted, Non-admitted **States** All except HI, LA

### Negley Associates

Coverages CGL, Professional Liab **Carrier Status** Non-admitted **States** All States

### Nonprofits Insurance Alliance

Coverages Abuse & Molestation, Auto Comm-Standard, Auto Comm-Standard Phys Dmg, Business Income, Business Interruption, CGL, Crime, Developmental Disabilities, EPLI, Fiduciary Liab, Fire Legal Liab, Hired & Non-owned Auto, Inland Marine, Liquor Liab, Mechanical Breakdown, Misc Professional Liab, Nonprofit D&O, Umbrella, Uninsured Motorists **Carrier Status** Non-admitted **States** Most States

### Philadelphia Insurance Companies

Coverages Abuse & Molestation, Commercial Auto, Boiler & Machinery, Business Income, Business Interruption, CGL, Crime, D&O, Employee Benefits, EPLI, Fiduciary Liab, Fire Legal Liab, Food Spoilage, GL, Hired & Non-owned Auto, Identity Theft, Inland Marine, Participant Accident, Professional Liab, Property, Real & Business Personal Prop, Sexual Misconduct, Umbrella, Uninsured Motorists **Carrier Status** Admitted **States** All States except LA

## Software Developers

### Access E&S Insurance Services

Coverages Excess Liab, Professional Liab **Carrier Status** Non-admitted **States** AR, DC, DE, GA, IL, MD, NC, NJ, NY, OH, PA, SC, TN, TX, VA

### AMIS/Alliance Marketing & Insurance Services LLC

Coverages Auto Comm-Nonstandard Phys Dmg, Auto Comm-Standard, BOP, Liability, Property, Workers' Comp **Carrier Status** Admitted **States** All States

### Philadelphia Insurance Companies

Coverages Cyber Liab, D&O, EPLI, GL, Identity Theft, Legal Expense Ins, Professional Liab, Technology E&O, Umbrella **Carrier Status** Admitted **States** All States except LA

### RPS Technology & Cyber

Coverages BOP, Breach of Security, Business Income, Business Interruption, CGL, Combo Personal & Commercial, Completed Operations Liab, Crime, Cyber Liab, D&O, E&O, Employee Benefits, EPLI, Excess Liab, Fidelity Bonds, Fiduciary Liab, Hired & Non-owned Auto, Liability, Media Liab, Products Liab, Professional Liab, Property, Technology E&O, Umbrella **Carrier Status** Admitted **States** All States except DC

## Special Events

### Alive Risk

Coverages Accident & Health, CGL, Contingent Coverages, Event Cancellation, Excess Liab, Hired & Non-owned Auto, Inland Marine, Liquor Liab **Carrier Status** Admitted, Non-admitted **States** All States

### American Specialty Insurance & Risk Services Inc.

Coverages Auto Comm-Standard, CGL, Crime, Employee Benefits, Excess Liab, Liquor Liab, Participant Accident, Property **Carrier Status** Admitted **States** All States

### Amwins - 150+ Locations Worldwide

Coverages Excess Liab, GL, Hired & Non-owned Auto, Liquor Liab, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States

### BriteCo Jewelry & Watch Insurance

Coverages GL, Medical Payments **Carrier Status** Admitted **States** All States

### BUA LLC

Coverages CGL, Event Cancellation, Weather **Carrier Status** Non-admitted **States** All States

### Gateway Specialty Insurance

Coverages GL, Liquor Liab **Carrier Status** Admitted, Non-admitted **States** Most States

### Indemnity Excess & Surplus Agency Inc.

Coverages CGL, Liquor Liab **Carrier Status** Non-admitted **States** AZ, CA, CO, HI, ID, MT, NV, OR, TX, WA

### InsuranceHelper.com

Coverages Abuse & Molestation, Blanket Add'l Insureds, Blanket Waivers, CGL, Completed Operations Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Liability, Liquor Liab, Medical Payments, Participant Accident, Personal Liab, Products Liab, Sexual Misconduct, Trade Shows & Festivals **Carrier Status** Non-admitted **States** All States

### Integrated Specialty Coverages (ISC)

Coverages Assault & Battery, Equipment Breakdown, GL, Liquor Liab, Property **Carrier Status** Non-admitted **States** All States

### K&K Insurance Group Inc.

Coverages Auto Comm-Standard, Crime, D&O, Excess Liab, GL, Inland Marine, Property **Carrier Status** Admitted **States** All States

**NeitClem Wholesale Insurance Brokerage Inc.**

Coverages GL, Property *Carrier Status* Admitted,  
Non-admitted *States* AZ, CA, NV, TX

**Number One Insurance Agency**

Coverages GL, Liquor Liab *Carrier Status* Admitted  
*States* MA

**Philadelphia Insurance Companies**

Coverages Business Interruption, CGL, Fire Legal Liab, GL,  
Inland Marine, Liquor Liab, Participant Accident, Real &  
Business Personal Prop *Carrier Status* Admitted  
*States* All States except LA

**Risk Placement Services Sacramento**

Coverages Event Cancellation, Liquor Liab, Trade Shows &  
Festivals *Carrier Status* Admitted, Non-admitted *States* CA

**TAPCO Underwriters Inc.**

Coverages GL, Liquor Liab, Property  
*Carrier Status* Non-admitted *States* Most States

**Union General Insurance Services Inc.**

Coverages Blanket Add'l Insureds, Blanket Waivers, Event  
Cancellation, GL, Liability, Liquor Liab, Medical Payments,  
Prize Indemnification, Tee-to-Green, Trade Shows &  
Festivals, Weather *Carrier Status* Admitted, Non-admitted  
*States* AZ, CA, NM, NV, OR, TX

**Substance Abuse Program Administrators****Addiction Treatment Providers Insurance Program**

Coverages Abuse & Molestation, Auto Comm-Standard,  
Business Income, Cyber Liab, GL, Hired & Non-owned Auto,  
Liability, Medical Malpractice, Professional Liab, Property,  
Umbrella, Workers' Comp *Carrier Status* Admitted,  
Non-admitted *States* All States except NY

**Philadelphia Insurance Companies**

Coverages CGL, Property *Carrier Status* Admitted  
*States* All States except LA

**Surgery Centers****Integrated Specialty Coverages (ISC)**

Coverages Abuse & Molestation, Add'l Expense, Employee  
Benefits, GL, Hired & Non-owned Auto, Medical Professional  
*Carrier Status* Non-admitted *States* All States

**Pro-Praxis Insurance**

Coverages E&O, Professional Liab *Carrier Status* Admitted  
*States* All States

**RPS Healthcare**

Coverages D&O, EPLI, Excess Liab, GL, Medical Professional,  
Professional Liab, Property *States* All States

**Tanning Salons****Insurtec Tanning and Spa Insurance**

Coverages Add'l Expense, BOP, Business Income, CGL,  
Crime, EPLI, Equipment Breakdown, Fire Legal Liab, Hired &  
Non-owned Auto, Professional Liab, Property, Tanning Liab  
*Carrier Status* Non-admitted *States* All States

**Professional Program Ins. Brokerage (PPIB), a Div of SPG**

Coverages Abuse & Molestation, Blanket Add'l Insureds,  
CGL, Commercial Excess, Cyber Liab, E&O, Equipment  
Breakdown, Excess Liab, GL, Inland Marine, Liability, Media  
Liab, Misc Professional Liab, Products Liab, Professional Liab,  
Property, Sexual Misconduct, Tanning Liability  
*Carrier Status* Non-admitted *States* All States

**Universal Insurance Programs**

Coverages Abuse & Molestation, Business Income, Business  
Interruption, CGL, Crime, E&O, Employee Benefits, EPLI,  
Equipment Breakdown, Excess Liab, Fire Legal Liab, GL,  
Hired & Non-owned Auto, Identity Theft, Liability, Products  
Liab, Professional Liab, Property, Real & Business Personal  
Prop, Stop-Gap, Theft, Umbrella *Carrier Status* Admitted  
*States* All States

**Tattoo Parlors/Permanent Makeup/Body Piercing****Professional Program Ins. Brokerage (PPIB), a Div of SPG**

Coverages Abuse & Molestation, Blanket Add'l Insureds,  
CGL, Cyber Liab, Equipment Breakdown, Excess Liab, Inland  
Marine, Liability, Media Liab, Products Liab, Professional  
Liab, Property, Sexual Misconduct, Teachers Liab  
*Carrier Status* Non-admitted *States* All States

**REInsurePro**

Coverages Abuse & Molestation, Assault & Battery, Business  
Income, Business Interruption, CGL, Completed Operations  
Liab, Dwelling Fire, E&O, Equipment Breakdown, Liability,  
Professional Liab, Property, Real & Business Personal Prop,  
Workers' Comp *States* All States

**Tax Preparers & Bookkeepers****Balance Partners - Maven**

Coverages CGL, E&O, Excess Liab, Professional Liab  
*Carrier Status* Non-admitted *States* All States

**Landy Insurance Agency**

Coverages BOP, Crime, Cyber Liab, E&O, EPLI, Professional  
Liab, Workers' Comp *Carrier Status* Admitted  
*States* All States except AK, LA

**Norman-Spencer International Inc.**

Coverages E&O, Professional Liab *Carrier Status* Admitted  
*States* All States

**Professional Underwriters Agency (PUA)**

Coverages E&O, Professional Liab *Carrier Status* Admitted,  
Non-admitted *States* All States

**Quirk & Company**

Coverages Cyber Liab, GL, Professional Liab, Property  
*Carrier Status* Non-admitted *States* AL, AR, AZ, LA, MO, ND,  
NM, OK, TN, TX, WA, WY

**Target Professional Programs**

Coverages E&O, Professional Liab *Carrier Status* Admitted  
*States* All States except AK, HI, LA

**Temporary Medical Staffing****Pro-Praxis Insurance**

Coverages E&O, Professional Liab *Carrier Status* Admitted  
*States* All States

**RPS Healthcare**

Coverages GL, Hired & Non-owned Auto, Medical  
Professional *Carrier Status* Admitted, Non-admitted  
*States* All States

**Ryan Specialty National Programs**

Coverages Abuse & Molestation, Blanket Add'l Insureds,  
Blanket Waivers, Care/Custody/Control, Crime, Employee  
Benefits, EPLI, Excess Liab, GL, Hired & Non-owned Auto,  
Professional Liab, Property, Stop-Gap, Umbrella, Workers'  
Comp *Carrier* Admitted, Non-admitted *States* All States

**Staffing Lines**

Coverages Workers' Comp, Workers' Comp Plus (Alternative)  
*Carrier Status* Admitted *States* All States

**World Wide Specialty, a Div of Philadelphia Ins. Co's**

Coverages Abusive Acts, Auto Comm-Standard, Blanket  
Add'l Insureds, Blanket Waivers, Care/Custody/Control,  
Crime, Cyber Liab, D&O, E&O, Employee Benefits, EPLI,  
Fidelity, Fidelity Bonds, GL, Hired & Non-owned Auto, Misc  
Professional Liab, Professional Liab, Property, Technology  
E&O, Umbrella, Workers' Comp *Carrier Status* Admitted  
*States* All States

**Temporary Staffing Firms****Cooper & McCloskey Inc.**

Coverages CGL, Crime, E&O, EPLI *Carrier Status* Admitted,  
Non-admitted *States* AK, AZ, CA, CO, GA, HI, IL, NV, NY, OR,  
TN, TX, UT, WA

**Philadelphia Insurance Companies**

Coverages Commercial Auto, Boiler & Machinery, Business  
Income, Care/Custody/Control, CGL, Crime, D&O, Employee  
Benefits, EPLI, Equipment Breakdown, Fiduciary Liab, Fire  
Legal Liab, GL, Hired & Non-owned Auto, Identity Theft,  
Legal Expense Ins, Personal Property, Professional Liab,  
Protection & Indemnity (P&I), Umbrella, Uninsured Motorists  
*Carrier Status* Admitted *States* All States except LA

**RPS Technology & Cyber**

Coverages BOP, Breach of Security, Business Income,  
Business Interruption, CGL, Combo Personal & Commercial,  
Completed Operations Liab, Crime, Cyber Liab, D&O, E&O,  
Employee Benefits, EPLI, Excess Liab, Fidelity, Fidelity  
Bonds, Fiduciary Liab, Hired & Non-owned Auto, Liability,  
Media Liab, Products Liab, Professional Liab, Property,  
Technology E&O, Umbrella *Carrier Status* Admitted  
*States* All States except DC

**Ryan Specialty National Programs**

Coverages Abuse & Molestation, Blanket Add'l Insureds,  
Blanket Waivers, Care/Custody/Control, Crime, Employee  
Benefits, EPLI, Excess Liab, GL, Hired & Non-owned Auto,  
Professional Liab, Property, Stop-Gap, Umbrella, Workers'  
Comp *Carrier* Admitted, Non-admitted *States* All States

**Staffing Lines**

Coverages Workers' Comp, Workers' Comp Plus (Alternative)  
*Carrier Status* Admitted *States* All States

**World Wide Specialty, a Div of Philadelphia Ins. Co's**

Coverages Abusive Acts, Auto Comm-Standard, Blanket  
Add'l Insureds, Blanket Waivers, Care/Custody/Control,  
Crime, Cyber Liab, D&O, E&O, Employee Benefits, EPLI,  
Fidelity, Fidelity Bonds, GL, Hired & Non-owned Auto, Misc  
Professional Liab, Professional Liab, Property, Technology  
E&O, Umbrella, Workers' Comp *Carrier Status* Admitted  
*States* All States

**Theatre Production Companies****Alive Risk**

Coverages Accident & Health, Accidental Death, CGL,  
Contingent Coverages, Event Cancellation, Excess Liab,  
GL, Hired & Non-owned Auto, Inland Marine, Liquor Liab,  
Workers' Comp *Carrier Status* Admitted, Non-admitted  
*States* All States

**Great American Ins. Group, Specialty Human Services**

Coverages Abuse & Molestation, Auto Comm-Nonstandard,  
Blanket Add'l Insureds, Business Income, CGL, Commercial  
Excess, Community/Social Svcs, Crime, Educator Legal Liab,  
Employee Benefits, Equipment Breakdown, Excess Liab, Fire  
Legal Liab, GL, Hired & Non-owned Auto, Inland Marine, Misc  
Professional Liab, Professional Liab, Umbrella  
*Carrier Status* Admitted *States* All States except HI, LA, OK

**Title Agents****Johnson & Johnson**

Coverages Crime, Cyber Liab, E&O, EPLI, Fidelity Bonds,  
Kidnap/Ransom, Professional Liab  
*Carrier Status* Non-admitted *States* All States

**Landy Insurance Agency**

Coverages BOP, Crime, Cyber Liab, D&O, E&O, EPLI,  
Professional Liab, Workers' Comp *Carrier Status* Admitted  
*States* All States

**Professional Insurance Concepts**

Coverages E&O, Professional Liab *Carrier Status* Admitted  
*States* All States

**Vanguard Specialty**

Coverages E&O, Professional Liab  
*Carrier Status* Non-admitted *States* All States

**Wilkoff Bonds**

Coverages Crime, Fidelity, Fidelity Bonds, Fiduciary Liab  
*Carrier Status* Admitted *States* All States

**Tour & Charter Bus Services****5Star Specialty Programs**

Coverages Auto Comm-Nonstandard, Auto Comm-  
Nonstandard Liability, Auto Comm-Nonstandard Phys Dmg,  
Commercial Auto, Excess Liab, GL, Workers' Comp  
*Carrier Status* Admitted *States* All States

**Tow Truck Firms****AllComp Solutions**

Coverages Workers' Comp, Workers' Comp Plus (Alternative)  
*Carrier Status* Admitted *States* All States

**Arrowhead General Insurance Agency Inc.**

Coverages Auto Comm-Standard Liability, Business Income,  
Business Interruption, Crime, Equipment, Equipment  
Breakdown, Garage Keepers Legal Liab, GL, Inland Marine,  
Pollution, Property *Carrier Status* Admitted  
*States* All States except DC, FL, LA, TX

**KBK Insurance Group Inc.**

Coverages Auto Comm-Standard Liability, Auto Comm-  
Standard Phys Dmg, Garage Keepers Legal Liab, GL, On-Hook  
Cargo, Property, Umbrella *Carrier Status* Admitted  
*States* All States except AK, HI, MA, NY

**Lancer Insurance Company**

Coverages Auto Comm-Standard, Auto Comm-Standard  
Liability, Auto Comm-Standard Phys Dmg  
*Carrier Status* Admitted *States* CT, NJ, NY, PA

**National Indemnity Company**

Coverages Auto Comm-Nonstandard, Auto Comm-  
Nonstandard Phys Dmg, Garage Keepers Legal Liab, Medical  
Payments, Motor Truck Cargo, Uninsured Motorists  
*Carrier Status* Admitted, Non-admitted *States* All States  
except HI, MA, NJ, NY

**Omaha National**

Coverages Workers' Comp *Carrier Status* Admitted  
*States* Most States

**Star Mutual RRG**

Coverages Auto Comm-Standard, Auto Comm-Standard  
Liability, Hired & Non-owned Auto, Truck Auto Liab,  
Uninsured Motorists *States* Most States

**Trade Show Exhibitors****InsuranceHelper.com**

Coverages Blanket Add'l Insureds, Blanket Waivers, CGL,  
Completed Operations Liab, Fire Legal Liab, GL, Hired &  
Non-owned Auto, Liability, Liquor Liab, Medical Payments,  
Personal Liab, Products Liab, Trade Shows & Festivals  
*Carrier Status* Non-admitted *States* All States



## Trap & Skeet Shooting Clubs

### Joseph Chiarello & Co., Inc.; Firearms Business Ins.

Coverages Auto Comm-Standard, Boiler & Machinery, Business Income, CGL, Equipment Breakdown, Firearms Liability, Liquor Liab, Property **Carrier Status** Admitted **States** All States

### Philadelphia Insurance Companies

Coverages Commercial Auto, Boiler & Machinery, Business Income, Business Interruption, CGL, Crime, D&O, EPLI, Equipment Breakdown, Fiduciary Liab, Fire Legal Liab, GL, Hired & Non-owned Auto, Legal Expense Ins, Participant Accident, Personal Property, Professional Liab, Umbrella, Uninsured Motorists **Carrier Status** Admitted **States** All States except LA

## Travel Agents & Tour Operators

### Integrated Specialty Coverages (ISC)

Coverages E&O, Professional Liab **Carrier Status** Non-admitted **States** All States

### Professional Underwriters Agency (PUA)

Coverages E&O, Professional Liab **Carrier Status** Admitted, Non-admitted **States** All States

## Truck Dealers - Franchised

### Ryan Specialty National Programs

Coverages Dealers Open Lot, E&O, Garage Liability, GL, Physical Damage, Property **Carrier Status** Non-admitted **States** Most States

### Target Managers Insurance Services

Coverages EPLI, Workers' Comp **Carrier Status** Admitted **States** AK, AL, AR, AZ, CA, CO, FL, GA, IL, IN, LA, MN, MS, NE, NJ, NM, NV, OK, OR, TN, TX, UT, WA, WI

## Truckers/Trucking Firms

### 5Star Specialty Programs

Coverages Auto Comm-Standard Liability, Auto Comm-Standard Phys Dmg, Cargo, Non-Trucking Liability, Occupational Accident, Physical Damage, Workers' Comp **Carrier Status** Admitted **States** All States except AK, HI, MA

### Applied Underwriters Inc.

Coverages Auto Comm-Standard Liability, Auto Comm-Standard Phys Dmg, Workers' Comp **Carrier Status** Admitted **States** All States

### Builders & Tradesmen's Insurance Services Inc. (BTIS)

Coverages GL, Workers' Comp **States** All States except AK, DC, HI, NY

### Exclusive Underwriting Managers

Coverages Auto Comm-Nonstandard Phys Dmg, Motor Truck Cargo **States** All States

### Freberg Environmental Inc.

Coverages Auto Comm-Nonstandard, Auto Comm-Nonstandard Phys Dmg, CGL, GL, Hired & Non-owned Auto, Pollution, Pollution Liab, Transportation Pollution Liab, Uninsured Motorists **Carrier Status** Admitted **States** All States except AK, FL, MA, NJ, NY

### Guardian Insurance Wholesalers Inc.

Coverages Cargo, GL, Liability, Long Haul, Non-Trucking Liability, Occupational Accident, Physical Damage, Truck Auto Liab, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States except AK, DC, HI, NY

## Integrated Specialty Coverages (ISC)

Coverages Commercial Excess, Excess Liab **Carrier Status** Admitted **States** All States except AK, HI

### Interline Insurance Services

Coverages Auto Comm-Standard Phys Dmg, Cargo, Truck Auto Liab **Carrier Status** Admitted **States** AZ, CA, NV, OR, WA

### International Transportation & Marine Agency Inc.

Coverages Cargo, GL, Physical Damage **Carrier Status** Admitted, Non-admitted **States** All States

### Lancer Insurance Company

Coverages Auto Comm-Standard, Auto Comm-Standard Liability, Auto Comm-Standard Phys Dmg **Carrier Status** Admitted **States** CT, NJ, NY, PA

### Legacy Employer Concepts LLC

Coverages EPLI, WC - Master Policies/ASO, Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted **States** All States

### MacAfee & Edwards Inc. - MxRisk Insurance Services

Coverages Foreign GL, Int'l Coverage - Commercial, Int'l Coverage - Personal **Carrier Status** Admitted, Non-admitted **States** All States

## MAXIMUM

Coverages Auto Comm-Nonstandard, Auto Comm-Nonstandard Phys Dmg, Cargo, Contractors Equip, Dealers Open Lot, GL, Hired & Non-owned Auto, Non-Trucking Liability, Physical Damage, Transportation Pollution Liab, Truck Auto Liab, Umbrella **Carrier Status** Non-admitted **States** All States

### Midwestern Insurance Alliance LLC

Coverages Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted **States** All States except ND, OH, WA, WY

### Mover's Choice Insurance

Coverages Cargo, CGL, Property, Truck Auto Liab **Carrier Status** Admitted **States** All States

### PEO Brokers Group

Coverages WC - Master Policies/ASO, Workers' Comp, Workers' Comp Plus (Alternative) **States** All States

### South & Western General Agency Inc.

Coverages Auto Comm-Standard Liability, Auto Comm-Standard Phys Dmg, Cargo, GL, Long Haul **Carrier** Admitted, Non-admitted **States** AR, MS, OK, TN, TX

### Star Mutual RRG

Coverages Commercial Auto, Hired & Non-owned Auto, Long Haul, Truck Auto Liab, Uninsured Motorists **Carrier Status** Admitted, Non-admitted **States** Most States

### StateFund First, a Div of Arthur J Gallagher & Co.

Coverages Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted **States** CA

### Union General Insurance Services Inc.

Coverages Blanket Add'l Insureds, Cargo, CGL, GL, Long Haul, Truck Auto Liab, Uninsured Motorists **Carrier Status** Admitted, Non-admitted **States** AZ, CA, NM, NV, OR, TX

## Used Car Dealers

### Amwins - 150+ Locations Worldwide

Coverages Crime, Cyber Liab, Dealers Open Lot, Garage Liability, Pollution, Property **States** All States except MA, NY

### DMI Insurance Services

Coverages Dealers Open Lot, E&O, Garage Keepers Legal Liab, Garage Liability, Physical Damage, Property, Uninsured Motorists **Carrier Status** Admitted **States** Most States

### KBK Insurance Group Inc.

Coverages Dealers Open Lot, Garage Keepers Legal Liability, Garage Liability, On-Hook Cargo, Property, Umbrella **Carrier Status** Admitted **States** All States except AK, HI, MA, NY

### Lancer Insurance Company

Coverages Dealer and Transporter Plates **Carrier Status** Admitted **States** CT, NY, PA

### Lancer Insurance Company

Coverages Dealers Open Lot, Garage Keepers Legal Liab, Garage Liability **Carrier Status** Admitted **States** NY

### National Indemnity Company

Coverages Dealers Open Lot, Garage Keepers Legal Liab, Garage Liability, GKLL, Medical Payments, Uninsured Motorists **Carrier Status** Admitted, Non-admitted **States** All States except HI, MA, NJ, NY

### Walter General Agency (WGA)

Coverages Dealers Open Lot, Excess Liab, Garage Keepers Legal Liab, Garage Liability, GKLL, Medical Payments, Property, Umbrella, Uninsured Boaters, Uninsured Motorists **Carrier Status** Non-admitted **States** AR, IL, MO, OK

## Utilities-Natural Gas Companies

### Amwins - 150+ Locations Worldwide

Coverages Auto Comm-Standard, Boiler & Machinery, GL, Inland Marine, Property, Public Officials, Railroad Protective Liab, Umbrella **Carrier Status** Admitted **States** All States

## Valet Parking Companies

### McLackie Insurance Group

Coverages Garage Keepers Legal Liab, Legal Liab **Carrier Status** Non-admitted **States** All States

### XPT Specialty

Coverages Commercial Auto, Excess Liab, GL, Hired & Non-Owned Auto, Physical Damage, Professional Liab, Property **Carrier Status** Non-admitted **States** All States except AK

## Vendor Management Services

### Proctor Loan Protector

Coverages Blanket Forced Placed, E&O, Excess Flood, Flood, Force Place Fire Cvrng, Foreclosed Properties, High Valued Homes, Mobile Home Ins, Mortgage Impairment, Mortgage REO Cvrng, Rented Property, Residential Property **Carrier Status** Non-admitted **States** All States

### World Wide Specialty, a Div of Philadelphia Ins. Co's

Coverages Abusive Acts, Auto Comm-Standard, Blanket Add'l Insureds, Blanket Waivers, Care/Custody/Control, Crime, Cyber Liab, D&O, E&O, Employee Benefits, EPLI, Fidelity, Fidelity Bonds, GL, Hired & Non-owned Auto, Misc Professional Liab, Professional Liab, Property, Technology E&O, Umbrella, Workers' Comp **Carrier Status** Admitted **States** All States

## Veterinarians

### Markel

Coverages Workers' Comp **Carrier Status** Admitted **States** All States

## Vineyards

### Agricultural Insurance Mgmt Services

Coverages CGL, Products Liab, Property **Carrier Status** Admitted **States** Most States

### Winery Pak Insurance Programs

Coverages Auto Comm-Standard, Combo Personal & Commercial, Contractors Equip, Equipment Breakdown, Herbicide & Pesticide, Liability, Personal Liab, Pollution Liab, Property, Umbrella **Carrier Status** Admitted **States** All States

### XPT Specialty

Coverages CGL, Herbicide & Pesticide, High Valued Homes, Inland Marine, Personal Liab, Professional Liab, Property, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States except AK

## Vitamin/Health Food Suppliers

### CRC Insurance Services

Coverages CGL, EPLI, Products Liab **Carrier Status** Non-admitted **States** All States

### Euclid Life Science Specialty LLC

Coverages Commercial Excess, Completed Operations Liab, E&O, Excess Liab, GL, Liability, Products Liab, Professional Liab **Carrier Status** Non-admitted **States** All States

### Great American Insurance Group, Alternative Markets

Coverages Auto Comm-Standard, BOP, CGL, Inland Marine, Property, Umbrella, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

### NeitClem Wholesale Insurance Brokerage Inc.

Coverages Completed Operations Liab, Foreign GL, GL, Liability, Product Extended Warranty, Products Liab **Carrier** Admitted, Non-admitted **States** AZ, CA, NV, TX

## Warehouse Operators

### Element22 Insurance Services

Coverages Business Income, Business Interruption, Excess Flood, Flood, Hail, Hurricane, Property, Weather, Wind **Carrier Status** Non-admitted **States** AL, FL, GA, LA, MS, NC, SC, TX, VA

### Gorst & Compass Insurance

Coverages BOP, Business Income **Carrier Status** Non-admitted **States** CA

## Waste Haulers

### Amwins - 150+ Locations Worldwide

Coverages Auto Comm-Standard, Environmental Liab, GL, Pollution, Umbrella **States** All States except DC, HI, MD, NJ, VA

### Jencap Specialty Insurance Services (Environmental)

Coverages Auto Comm-Standard, GL, Pollution, Pollution Liab, Workers' Comp **Carrier Status** Non-admitted **States** All States

### Omaha National

Coverages Workers' Comp **Carrier Status** Admitted **States** Most States

### SPG Environmental

Coverages CGL, E&O, Environmental Liab, Pollution, Pollution Liab, Transportation Pollution Liab, Workers' Comp **States** All States

### Star Mutual RRG

Coverages Auto Comm-Standard, Auto Comm-Standard Liability, Auto Comm-Standard Physical Damage **States** Most States

**Water Parks****Alive Risk**

**Coverages** Accident & Health, CGL, Excess Liab, Hired & Non-owned Auto, Inland Marine, Liquor Liab, Property, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

**Roosevelt Road Specialty**

**Coverages** Excess Liab, GL **Carrier Status** Admitted **States** All States

**Water Well Drilling Operation Co's****Amwins - 150+ Locations Worldwide**

**Coverages** Auto Comm-Standard, GL, Inland Marine, Property, Umbrella **Carrier Status** Admitted **States** All States except AR, CO, LA, OR, SC

**Western Surplus Lines Agency Inc.**

**Coverages** CGL, Control of Well, Inland Marine **Carrier Status** Non-admitted **States** LA, ND, NM, OK, TX

**Water/Wastewater Facilities****Apex**

**Coverages** Auto Comm-Standard, Auto Comm-Standard Phys Dmg, Boiler & Machinery, CGL, Commercial Excess, Contractors Equip, Crime, EPLI, Equipment Breakdown, Inland Marine, Property, Public Officials, Workers' Comp **Carrier Status** Admitted **States** All States

**Freberg Environmental Inc.**

**Coverages** CGL, Environmental Liab, Excess Liab, GL, Pollution, Pollution Liab, Transportation Pollution Liab **Carrier Status** Non-admitted **States** All States

**Grundy Insurance**

**Coverages** Auto Comm-Standard, CGL, Crime, D&O, E&O, EPLI, Equipment Breakdown, Excess Liability, Property, Public Officials **Carrier Status** Admitted **States** All States except DC, HI, LA

**Jencap Specialty Insurance Services (Environmental)**

**Coverages** Pollution, Pollution Liab **Carrier Status** Non-admitted **States** All States

**Philadelphia Insurance Companies**

**Coverages** Auto Comm-Standard, CGL, EPLI, Property, Public Officials **Carrier Status** Admitted **States** All States except LA

**SPG Environmental**

**Coverages** CGL, E&O, Environmental Liab, Pollution, Pollution Liab, Transportation Pollution Liab, Workers' Comp **States** All States

**US Assure**

**Coverages** Builders Risk, COC, Earthquake, Fire, Flood, Hail, Hurricane, Installation Floaters, Theft, Weather, Wind **Carrier Status** Admitted **States** All States

**Weddings****InsuranceHelper.com**

**Coverages** Abuse & Molestation, Blanket Add'l Insureds, Blanket Waivers, CGL, Completed Operations Liab, Event Cancellation, Fire Legal Liab, GL, Hired & Non-owned Auto, Liability, Liquor Liab, Medical Payments, Personal Liab, Physical Damage Rental Units, Products Liab, Sexual Misconduct, Trade Shows & Festivals, Weather **Carrier Status** Non-admitted **States** All States

**Integrated Specialty Coverages (ISC)**

**Coverages** Equipment Breakdown, GL, Hired & Non-owned Auto, Liquor Liab, Property **Carrier Status** Non-admitted **States** All States

**Markel Personal Lines**

**Coverages** Event Cancellation, Liability, Property **Carrier Status** Admitted **States** All States

**Philadelphia Insurance Companies**

**Coverages** CGL, Property **Carrier Status** Admitted **States** All States except LA

**Wildlife Control****Brownyard Group**

**Coverages** Auto Comm-Standard, Blanket Add'l Insureds, Blanket Waivers, Care/Custody/Control, CGL, Commercial Excess, Completed Operations Liab, Crime, E&O, Environmental Liab, Equipment Breakdown, Fidelity, Fidelity Bonds, Fire Legal Liab, GL, Herbicide & Pesticide, Inland Marine, Liability, Lost Key, Medical Payments, Pollution Liab, Products Liab, Professional Liab, Property **Carrier Status** Admitted **States** All States except LA

**Wineries****Great American Insurance Group, Alternative Markets**

**Coverages** Auto Comm-Standard, BOP, CGL, Inland Marine, Property, Umbrella, Workers' Compensation **Carrier Status** Admitted, Non-admitted **States** All States

**Markel**

**Coverages** Workers' Comp **Carrier Status** Admitted **States** All States

**Signature Specialty, LP**

**Coverages** GL, Inland Marine, Liquor Liab, Products Liab, Property **Carrier Status** Non-admitted **States** All States

**Winery Pak Insurance Programs**

**Coverages** Auto Comm-Standard, Bailee/Customer Goods, Blanket Add'l Insureds, Business Income, Cargo, Commercial Excess, Cyber Liab, Equipment Breakdown, Excess Liab, Inland Marine, Liability, Liquor Liab, Property **Carrier** Admitted **States** All States except FL, LA, MS, OK

**Wood Workers****Continental Underwriters**

**Coverages** BOP, Builders Risk, Business Income, Business Interruption, Combo Personal & Commercial, Commercial Excess, Commercial Marine, Contractors Equip, Crime, Equipment Breakdown, Excess Liab, Flood, GL, Inland Marine, Int'l Coverage - Commercial, Int'l Coverage - Personal, Personal Liab, Property, Stop-Gap, Umbrella, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

**Keith D. Peterson & Company Inc.**

**Coverages** Auto Comm-Standard, Boiler & Machinery, Builders Risk, CGL, Crime, D&O, EPLI, Equipment Breakdown, Inland Marine, Motor Truck Cargo, Property, Umbrella, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

**Midwestern Insurance Alliance LLC**

**Coverages** Workers' Comp, Workers' Comp Plus (Alternative) **Carrier Status** Admitted **States** AL, AR, AZ, CO, GA, IA, IL, KS, KY, MO, NC, NE, NM, NV, PA, SC, TN, TX, UT, VA

**Omaha National**

**Coverages** Workers' Comp **Carrier Status** Admitted **States** Most States

**Pennsylvania Lumbermens Mutual Insurance Company**

**Coverages** Auto Comm-Standard, CGL, Commercial Marine, EPLI, Equipment Breakdown, Inland Marine, Liability, Property, Umbrella **Carrier Status** Admitted **States** All States

**Wrecking Contractors****Apollo General Ins. Agency Inc.**

**Coverages** Auto Comm-Standard, Blanket Add'l Insureds, Blanket Waivers, CGL, Contractors Equip, Employee Benefits, Environmental Liab, EPLI, Equipment, Excess Liab, Fidelity, Fidelity Bonds, Inland Marine, Performance & Payment Bonds, Pollution, Property, Railroad Protective Liab, Real & Business Personal Prop, Stop-Gap, Tools & Equip, Workers' Comp **Carrier Status** Admitted, Non-admitted **States** All States

**Yacht Clubs****Markel Personal Lines**

**Coverages** Boats, Commercial Marine, Hull, Pollution Liab, Watercraft Liab **Carrier Status** Admitted **States** All States

**Yachts/Mega Yachts****Bass Underwriters**

**Coverages** Hull, Protection & Indemnity (P&I) **Carrier Status** Admitted, Non-admitted **States** Most States

**Markel Personal Lines**

**Coverages** Hull, Liability, Medical Payments, Pollution Liab, Uninsured Boaters, Watercraft Liab **Carrier Status** Admitted **States** All States

**Sun Coast General Insurance Agency**

**Coverages** Boats, Commercial Marine, Hull, Liability, Piers & Docks, Ship Repairers Legal, Uninsured Boaters, Watercraft Liab, Wet Marine **Carrier Status** Admitted, Non-admitted **States** AK, AZ, CA, FL, NV, OR, UT, WA

**Youth Sports Associations****Alive Risk**

**Coverages** Abuse & Molestation, Accident & Health, CGL, Excess Liab, Inland Marine, Prize Indemnification **Carrier Status** Admitted, Non-admitted **States** All States

**Builders & Tradesmen's Insurance Services Inc. (BTIS)**

**Coverages** E&O, GL **Carrier Status** Admitted **States** All States except AK

**Gateway Specialty Insurance**

**Coverages** Abuse & Molestation, EPLI, GL, Nonprofit D&O, Professional Liab, Property, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States except AK, HI, LA

**InsuranceHelper.com**

**Coverages** Abuse & Molestation, Blanket Add'l Insureds, Blanket Waivers, CGL, Completed Operations Liab, GL, Hired & Non-owned Auto, Liability, Liquor Liab, Medical Payments, Participant Accident, Personal Liab, Products Liab, Sexual Misconduct, Trade Shows & Festivals **Carrier Status** Non-admitted **States** All States

**Philadelphia Insurance Companies**

**Coverages** Abuse & Molestation, Commercial Auto, Boiler & Machinery, CGL, D&O, Employee Benefits, EPLI, Fiduciary Liab, Fire Legal Liab, GL, Identity Theft, Inland Marine, Participant Accident, Property, Real & Business Personal Prop, Sexual Misconduct, Umbrella, Uninsured Motorists **Carrier Status** Admitted **States** All States except LA

**Sadler Insurance, Div. Of Specialty Program Group LLC**

**Coverages** Abuse & Molestation, CGL, Crime, EPLI, Equipment, Excess Liability, Hired & Non-owned Auto, Nonprofit D&O, Participant Accident **Carrier Status** Admitted **States** All States

**Sports & Wellness Insurance**

**Coverages** Abuse & Molestation, Accident & Health, Crime, Cyber Liab, D&O, GL, Hired & Non-owned Auto, Inland Marine, Property, Umbrella **Carrier Status** Admitted, Non-admitted **States** All States

**The McGowan Companies**

**Coverages** Event Cancellation, Liability **Carrier Status** Admitted **States** All States



### 5Star Specialty Programs

See Website for Addresses  
Phone: (877) 247-9772, Fax: (321) 757-6147  
marketing@5starsp.com  
www.5starsp.com

### ABC Aviation Program

906 South Kirkwood Road, St. Louis, MO 63122  
Phone: (314) 471-0777  
stephanie.likins@theabcprogram.com  
www.crcprograms.com/abcprogram.html

### Access E&S Insurance Services

2001 N. Lincoln St., Arlington, VA 22207  
Phone: (703) 248-2566, Fax: (703) 248-2565  
Tim@Access-ES.com  
www.Access-ES.com

### Addiction Treatment Providers Insurance Program

555 E. North Ln, Ste. 6060, Conshohocken, PA 19428  
Phone: (610) 808-9556  
nsmmarketing@nsminc.com  
atpinsure.com



### Agricultural Insurance Mgmt Svcs.

1496 Route 3A, Ste. 10, Bow, NH 03304  
Phone: (877) 552-2467, Fax: (603) 225-9318  
thooker@aimscentral.com  
www.aimscentral.com

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Phone: (612) 284-4264  
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### AllComp Solutions

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Phone: (610) 808-9586, Fax: (610) 941-9889  
nsmmarketing@nsminc.com  
allcompsolutions.com

### Amalgamated Insurance Underwriters

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Phone: (845) 426-0400  
hello@aui-usa.com  
aui-usa.com

**For more info, see our ad on page 1 (West, Southeast, East, Midwest).**

### American Specialty Insurance & Risk Services

7609 W. Jefferson Blvd., Ste. 100  
Fort Wayne, IN 46804  
Phone: (800) 245-2744, Fax: (260) 969-4729  
bschall@americanspecialty.com  
www.americanspecialty.com

### AMIS/Alliance Marketing & Insurance Svcs, LLC

PO Box 567, San Marcos, CA 92079  
Phone: (760) 471-7116, Fax: (760) 471-9378  
snowell@amiscorp.com  
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marketing@amwins.com  
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### Apex

222 S. Prospect Ave. 3rd Floor, Chicago, IL 60068  
Phone: (210) 887-1064  
hughes@apexinsurance.com  
www.apexinsurance.com

### Apollo General Ins. Agency, Inc.

PO Box 1508, Sonoma, CA 95476  
Phone: (800) 624-5829, Fax: (707) 996-7912  
victoriam@apgen.com  
www.apgen.com



### Applied Underwriters, Inc.

10805 Old Mill Road, Omaha, NE 68154  
Phone: (877) 234-4450, Fax: (877) 234-4452  
sales@auw.com  
www.deliveringmore.auw.com  
**For more information, check out our ads on the Back Cover and pages 2 & 3 (National).**

### Arrowhead General Insurance Agency, Inc.

701 B St., Ste. 2100, San Diego, CA 92101  
Phone: (800) 669-1889, Fax: (619) 881-8695  
MarketingInfo@ArrowheadGrp.com  
www.ArrowheadGrp.com

### Ascendant Insurance Solutions

2199 Ponce de Leon, Ste. 500, Coral Gables, FL 33134  
Phone: (305) 820-4360, Fax: (305) 820-4348  
marketing@ascendantgroup.com  
www.ascendantgroup.com

### Ashley General Agency

2040 N. Loop 336 W, Ste. 200, Conroe, TX 77304  
Phone: (936) 441-5959, Fax: (936) 521-5922  
hnelson@ashleyga.com  
www.ashleyga.com

### Balance Partners - Maven

PO Box 2550, Huntington, NY 11750  
Phone: (512) 923-6278  
cjacobs@balanceuw.com  
www.balanceuw.com/maven

### Bass Underwriters

6951 W. Sunrise Blvd., Plantation, FL 33313  
Phone: (954) 473-4488, Fax: (954) 317-3100  
marketing@bassuw.com  
www.bassuw.com

### Berkley Luxury Group, a W.R. Berkley Company

389 Interpace Pkwy, Ste. 550, Parsippany, NJ 07054  
Phone: (800) 504-7012  
mail@berkleyluxurygroup.com  
www.berkleyluxurygroup.com

### Berkley Select | a Berkley Company

550 W. Jackson Blvd., Ste. 500, Chicago, IL 60661  
Phone: (312) 800-6200, Fax: (312) 207-1839  
info@berkleyselect.com  
www.berkleyselect.com

### Brewery Pak Insurance Programs

3 Wing Dr., Cedar Knolls, NJ 07927  
Phone: (888) 386-5701, Fax: (973) 359-0133  
paulm@brewerypak.com  
www.brewerypak.com

### BriteCo Jewelry & Watch Insurance

805 Greenwood, Evanston, IL 60201  
Phone: (312) 809-9100  
conor.redmond@brite.co  
brite.co

### Brownyard Group

21 Maple Ave., Bay Shore, NY 11706  
Phone: (800) 645-5820, Fax: (631) 666-5723  
info@brownyard.com  
www.brownyard.com

### BUA, LLC

22 Deer St., Ste. 400, Portsmouth, NH 03801  
Phone: (603) 772-5005, Fax: (603) 372-5990  
msamperi@buainsurance.com  
www.buainsurance.com

### Builders & Tradesmen's Insurance Services (BTIS)

6610 Sierra College Blvd., Rocklin, CA 95677  
Phone: (877) 649-6682, Fax: (916) 772-9292  
info@btisinc.com  
www.btisinc.com

### Business Alliance Insurance Company

400 Oyster Point, Ste. 327, S. San Francisco, CA 94080  
Phone: (650) 866-3999, Fax: (650) 866-3996  
sbarsotti@ebaic.com  
www.ebaic.com

### Caitlin Morgan Insurance Services

5875 Castle Creek Pkwy N Dr, Indianapolis, IN 46250  
Phone: (317) 575-4440  
chris.murray@caitlin-morgan.com  
caitlin-morgan.com

### Cannasure Insurance Services

1468 W. 9th St., Ste. 805, Cleveland, OH 44113  
Phone: (800) 420-5757  
info@cannasure.com  
www.cannasure.com

### Care Providers Insurance Services

6200 K Ave, Ste. 190, Plano, TX 75074  
Phone: (484) 531-8887  
nsmmarketing@nsminc.com  
cpsinsure.com



### Charity First Insurance Services, Inc.

595 Market St., Ste. 2100, San Francisco, CA 94105  
Phone: (800) 352-2761  
marketing@charityfirst.com  
www.charityfirst.com

### ChemPlan - Chemical Insurance

8121 Vicela Dr., Sarasota, FL 34240  
Phone: (800) 410-1511, Fax: (941) 379-2668  
dhagan@chemplan.net  
www.chemplan.net

### CID Insurance Programs, Inc.

7125 El Cajon Blvd., Ste. 3, San Diego, CA 92115  
Phone: (800) 922-7283, Fax: (619) 593-2008  
programs@cidinsurance.com  
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## Every Superman Has His Kryptonite: How to Protect Key Executives with Specialized Coverage

The success of any great company often traces back to the grit and determination of the person leading the charge. The corporate world can be a rock fight, and the one calling the plays must have an almost Superman-like belief in their own invincibility. Whatever the challenge, they find the strength and fortitude to overcome it. Yet, ironically, those same qualities can also become an executive's kryptonite.



By Frank Zuccarello

The headlines are full of cases where high-level executives either put themselves at risk or fall victim to an illness or accident that puts their company in jeopardy. This is where key person life and disability insurance can serve as the lead-lined box to house that kryptonite. It's the protection companies need when a rainmaker is sidelined by illness or injury, or when risky personal activities suddenly take a tragic turn.

Insurance in the corporate world is, at its core, a "what if" product—designed to hedge against the unexpected and preserve business continuity. Consider the case of a high-powered executive earning \$2 million annually who was preparing for a three-week African safari. Recognizing the inherent risks, the client's advisor was tasked with securing additional life insurance coverage. Traditional carriers declined, forcing the advisor to seek solutions outside the domestic market. Beyond wildlife encounters, the bigger challenge was the reliance on multiple small aircraft during travel across the continent. The solution came in the form of a specialized Accidental Death & Dismemberment (AD&D) policy with a \$10 million aggregate limit. The coverage extended not only to the safari itself, but also to all travel to,

from, and within Africa.

In another case, a Southern California asset management and investment firm managing \$17 billion in assets sought protection for its Chief Investment Officers in the event of permanent disability.

The Board of Directors recognized that succession planning alone wasn't enough. Their investment agreements included an accelerated divestiture clause, allowing investors to pull funds more quickly if a fund manager became incapacitated. To mitigate this risk, the company secured a \$50 million key person disability policy



payable in a lump sum after 12 months if a key executive could no longer perform their duties.

When working with high-level executives, the toolkit must include a range of specialized protections:

- **Key Person Life.** This coverage is widely available through traditional carriers and is an important foundation for protecting the company from the untimely death of a leader.
- **Key Person Disability.** Here is where the gap often lies. Domestic carriers typically cap benefits at around \$750,000, an amount that may fall far short of what an organization truly needs. For businesses requiring more robust protection, the excess and surplus lines market—such as solutions available through Lloyd's of London—can provide significantly higher

limits, ensuring continuity even in the face of a leader's unexpected disability.

- **Accidental Death & Dismemberment.** Designed for executives whose hobbies, travel, or lifestyle introduce risks outside the scope of traditional underwriting. An AD&D policy provides 24-hour global protection with benefit amounts exceeding \$100 million per person and coverage duration range from 1 day to 3 years.

These solutions create a safety net designed for executives whose professional value, and personal lifestyles, place their organizations at heightened risk.

History shows us that the dangers facing executives are not always confined to accidents or illness. On December 8, 1980, John Lennon was assassinated outside his apartment in New York City. At the time, the idea that a musician could be targeted in such a way was unthinkable. Fast forward almost 44 years: on December 4, 2024, less than two miles from where Lennon was gunned down, Brian Robert Thompson, the CEO of United Healthcare, was shot and killed in Midtown Manhattan. The

killer cited "corporate greed" as a motive.

Events like these prove that risks don't always come from within. They can emerge from external forces—even public opinion—in ways no executive, or their board, can anticipate. And when they do, the ripple effects across an organization can feel more like a tsunami.

For executives operating in rarified air, that protection often requires more than what traditional carriers can deliver. If you're working with executives whose personal lives and professional responsibilities leave the organization vulnerable, now is the time to explore high-limit, specialized insurance solutions. [R](#)

Zuccarello is a managing partner at Exceptional Risk Advisors, Saddle Brook, N.J. Email: frank.zuccarello@exceptionalriskadvisors.com.

# Idea Exchange: Minding Your Business

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have some skin in the game, staying on for years after the key owners retire. We usually recommend that sellers take the stock, as it can yield a significant additional amount of money when they sell it, given the high growth rates these acquirers achieve compared to a typical independent agency. A number of these buyers have been averaging about 30% annual growth in stock value.

Smaller books are purchased at around 6.0 to 8.0 times EBITDA. There aren't many books or agencies today that do not command at least two times revenues as a minimum.

## Internal Perpetuation

It is often difficult for small and medium-sized independent agencies to perpetuate internally. The next generation often lacks the management and sales skills to replace the majority owner. In some cases, there are no perpetuation candidates at all. If this is the case, an external sale makes much more sense, as an internal sale may not work out, and retired principals don't want to return to work.

If an owner sells internally, it is usually for less than the value of an external sale. Existing expenses will usually not change, unlike those in an external sale. Also, there is a risk that the internal candidates might not work out, and they often don't have any or very little money to do a buyout.

The terms of internal purchases are typically 20% to 30% down, with the buyout lasting 5-10 years. The length of time it is paid out depends on the agency's cash flow and whether the internal buyer has any money of their own. An internal buyout rarely has an earn-out component, so the value should be conservative to prevent paying too much. Often, the internal buyer uses the agency's cash flow to pay for the loan over time. Buyers often want the retiring owners to retire after a few years so they can manage the firm without their influence and use their compensation and perks to pay off the note.

Often, the retiring principal finances the deal for the internal candidate. Oak & Associates recommends that the internal buyers obtain a 10-year loan, so the retiring

shareholders don't have to worry about getting paid. We also recommend that all owners of internal sales consider whether a GRAT (Grantor Retained Annuity Trust) would be the appropriate internal perpetuation tool if the owners are still healthy. There is typically a minimum payout of five years, and both principal and interest can be deducted.

## Potential Tax Law Changes

There is little concern about tax increases. President Trump's previous tax plan was expected to expire, and the pre-Trump 39.6% ordinary income tax rate would replace the current 34.6% ordinary income tax rate. With the passing of the Big Beautiful Bill, many tax increases were avoided and the current tax law will likely become permanent. Trump is also hoping to implement no income taxes on tips, overtime pay, or Social Security income. The legislators will have to agree to these things. There is a good chance Trump's promise to lower corporate taxes will be implemented.

Any changes to capital gains taxes under the new Trump administration would result from broader tax negotiations. There appears to be no tax reason for business owners to change their schedule at this time when selling their businesses.

*Part two of this report in January's issue will include discussions on key trends for group benefits and health insurance, natural disasters, technology, and overall P&C market conditions.*

Oak is the founder of the international consulting firm, Oak & Associates based in Sonoma, Calif. and Bend, Ore. Schoeffler is an associate of the firm. Website: [www.oakandassociates.com](http://www.oakandassociates.com). Phone: 707-935-6565. Email: [catoak@gmail.com](mailto:catoak@gmail.com).

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## Coverage Lawsuit Trends Signal a New Era of Insurance Litigation



By Adam Masarek

A new wave of insurance coverage litigation has taken shape in U.S. federal courts, with lawsuit activity in insurance disputes since 2022 diverging sharply from the patterns of both the pandemic years and the decade preceding them. Recent analysis from Lex Machina, the LexisNexis Legal Analytics platform, reveals a surge in homeowners' policy claims unrelated to hurricanes, alongside a substantial increase in business liability coverage disputes. Business interruption coverage litigation has also persisted well beyond the early COVID-19 years.

### Homeowners' Policy Claims Rising Beyond Hurricane Events

Homeowners' insurance cases, excluding those related

to hurricanes, have increased every year since 2018. In 2024, more than 3,500 suits were filed in federal district courts, the highest count since at least 2009. Although not directly referencing hurricanes, over half of those cases involve losses from climatic events including rain, flooding, high winds, and storms. Preliminary 2025 figures from Lex Machina (January through October) suggest another substantial increase is underway.

### Escalating Business Liability Coverage Disputes

After years of relative stability, disputes over business liability coverage have risen steeply since 2021. Federal courts saw more than 3,000 such cases filed in 2024, marking the busiest year since 2010. The 2025 data continues that upward trajectory.

This growth can be attributed to multiple converging factors. In a recent Lex Machina webcast, legal experts cited rising social costs, shifts in insurers' approaches to coverage denials, and emerging technological risks as key factors.

"Insurers are taking more assertive stances on denials," said Daniel Cotter, a member of Aronberg Goldgehn Davis & Garmisa in Chicago, during the webcast. Lexis Practical Guidance Content Manager & Editor for Insurance Law, Karen Yotis, added that insurers are increasingly facing novel, precedent-poor issues, ranging from cybersecurity exposures to ESG-related liabilities and the application of artificial intelligence. "These breed litigation," she stated.


### Persistent Wave of Business Interruption Cases

Although mandated business closures from early pandemic years have long passed, new lawsuits concerning business interruption coverage remain frequent. More than 650 such cases were filed in 2024, which is over 50% higher than in any pre-pandemic year in the preceding decade. The latest data from Lex Machina indicates that 2025 is continuing the upward trend.

The bulk of recent business interruption lawsuits stems from weather and climate-related damage, such

as flooding, hurricane-force winds, hail, and wildfires. Yotis said the focus has shifted from COVID-19 business interruption disputes to a climate-driven business interruption insurance issues.

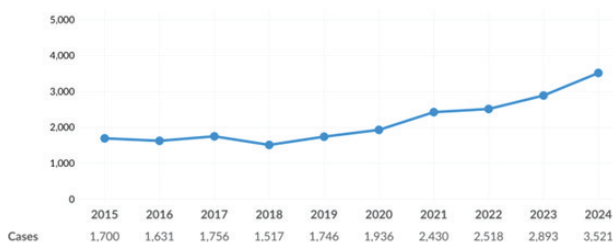
### Looking Ahead

Today's coverage litigation reflects a complex convergence of social, environmental, and technological factors that extend beyond widely reported triggers like hurricanes and pandemics. Understanding how these forces interact across homeowners', commercial liability, and business interruption policies will be critical for insurers, attorneys, and analysts seeking to anticipate litigation patterns and manage risk effectively in this rapidly changing legal environment. 

Masarek, legal marketing manager, Lex Machina, is a licensed attorney and epidemiologist (MPH) focused on data-informed strategies for civil litigation. Lex Machina is a collection of analytics, dockets, and documents for American civil litigation, for legal professionals to make data-informed decisions for claim valuation, risk assessment, and more.

### Homeowners' Policy Insurance Cases Filed in U.S. Federal District Courts

\*Excludes Hurricane-Related Cases



Source: Lex Machina 2025 Insurance Litigation Report

### Business Interruption Insurance Cases Filed in U.S. Federal District Courts



Source: Lex Machina 2025 Insurance Litigation Report

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