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Special Report:
Where to Find
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WEST COVERAGE

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DEPARTMENTS

Opening Note

Tech, Tech, Tech

A month down. The year is ticking away. And with the next Facebook, Google or Apple seemingly just around the corner, technology continues to be on many a mind in 2013.

In fact in a poll conducted on InsuranceJournal.com in January more than a third placed "Cyber Risk" as the top commercial lines area for which they would like to see property/casualty insurers develop better or new products in 2013.

"Cyber Risk" handily beat "Habitational," followed by "Restaurants/Bars/Taverns" in the poll. After those the order of popularity was: "Green Commercial Property," "Commercial Auto," "Executive Liability," "Other" and "Marine."

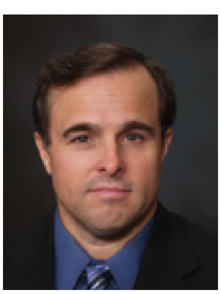
Only weeks into the new year and new technology, and risk, was already being thrust upon us.

In mid-January Menlo Park, Calif.-based Facebook unveiled a search tool for people, photos, places and interests. The new graph search tool will appear at the top of the site, enabling, for example, Facebook members to search for local restaurants liked by their friends, or photos posted by contacts within a specific time frame, according to the *Wall Street Journal*.

> **'...a personal device strategy in the workplace could face accidental disclosures due to loss of boundary between work and personal data...'**

The annual CES mega electronics show in Las Vegas wrapped up in the middle of the month and there was no shortage of new gadgets for people to get excited about.

One of the most talked about was Corning's Willow Glass, a thin, bendable glass that could radically alter the smartphone and tablet market. Initially it will enable the development of more curved, or rounded gadgets, but I'm holding out for a smartphone you can carry in your pocket then fold out for a bigger, better web experience. Other concepts introduced at the show: Eye-tracking technology for computers, and a waterproof smart phone.



It's a lot to chew on.

Insurance industry professionals chew on this: According to the Security Forum the top five security threats that businesses can expect to face in 2013 include cyber security, supply chain security, big data, data security in the cloud and mobile devices in the workplace. The last one may be of particular interest with all these new devices rapidly making inroads in to our lives.

Info Security magazine, which reported on the forum findings, writes that the bring-your-own-device (BYOD) phenomenon "will continue to keep security personnel up at night." If not handled correctly, the article states, "a personal device strategy in the workplace could face accidental disclosures due to loss of boundary between work and personal data and more business information being held in unprotected manner on consumer devices." IJ

Don Jergler
West Editor

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News & Markets

Can California's San Andreas Break at Once? Study Says Maybe

A new study suggests certain earthquake fault segments long thought to be stable may rupture and cause a mega-quake.

That's what happened during the 2011 magnitude-9 quake in Japan that triggered a tsunami and during the 1999 magnitude-7.6 Chi-Chi quake in Taiwan.

In both cases, scientists assumed that "creeping" segments in a fault would serve as a buffer and prevent the entire fault from unzipping.

But a new study published in the journal Nature suggests this may not always be the case.

This may have important implications for California's San Andreas Fault, which has a creeping section that separates the locked segments in Northern and Southern California.

Ship Safety Rules

Days after an oil tanker struck a San Francisco-Oakland Bay Bridge tower, the Coast Guard began calling for reconsideration of rules that allow large ships to sail in fog near the span in Northern California. Capt. Cynthia Stowe, a top Coast Guard official, in mid-January asked the San Francisco Bay Harbor Safety Committee to reconsider the rules. Officials in 2008 exempted the Bay Bridge from a list of nine risky areas where ship captains are told not to sail in dense fog. The committee helps write shipping safety rules for the bay. Days earlier the 752-foot Overseas Reymar scraped a section of a protective fender from a bridge tower. An incident investigation is ongoing.

U.S. Insurers Should Be Stable in 2013, Says S&P

U.S. insurance sectors are generally poised for stable credit trends in 2013, resulting from strong balance sheets, a stable business climate, and improved enterprise risk management, according to Standard & Poor's Ratings Services.

In a report titled, U.S. Insurers' Sound Fundamentals Should Counteract Sluggish 2013 Economic Performance, the rating firm said that the Congressional deal to avert or at least delay the so-called fiscal cliff reduced the near-term likelihood of the U.S. economy falling into recession. However, S&P said the recovery remains fragile and further political brinksmanship over spending and the deficit could overshadow the economy and markets for much of 2013.

Montana Doctor Sues for $22M Over Loss of Hospital Privileges

A physician is seeking $22 million in damages after Holy Rosary Healthcare in Miles City, Mont., revoked his medical staff privileges in December 2009.

Dr. J. Randall Rauh is suing for breach of contract, unlawful restraint of trade and interference with the physician/patient relationship. The hospital argues Rauh didn't exhaust his remedies under medical staff bylaws before suing.

A jury trial is set for June 10.

Rauh is an obstetrician and gynecologist who worked in Miles City from 1981-2009, including from 2004 to 2009 at Billings Clinic.

Documents Rauh's attorney filed in December indicate the clinic ended his contract in mid-2009 after he allegedly performed cesarean hysterectomies at a rate outside national averages.

The hospital revoked his privileges several months later.

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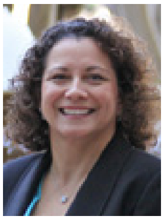
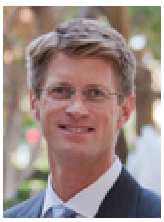
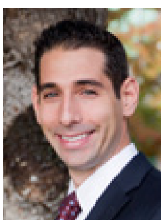
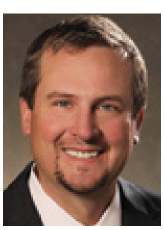
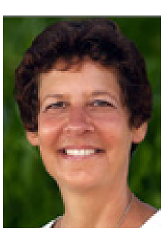

Dianne Wingfield


Todd Bennett


Steve Fisk


Brian Hegarty


Jon Lindstrom


Janice Stanger

San Diego, Calif.-based **Barney & Barney LLC** named four senior executives to principals of the firm in California.

The new owners are: **Dianne Wingfield** and **Todd Bennett**, executives in the firm's employee benefits practice in San Diego; **Steve Fisk**, an executive in the firm's property/casualty group in Orange County, and **Brian Hegarty**, an executive in the employee benefits practice in Orange County.

Wingfield is responsible for strategic program design and implementation of employee benefits programs for both fully-insured and self-insured programs. She joined Barney & Barney's in 2009 and has more than 35 years of experience.

Bennett's focus is providing solutions to the needs of mid-market companies. He joined Barney & Barney in 2006 and has 14 years of healthcare industry experience. Prior to Barney & Barney, Bennett worked for Genworth Financial.

Fisk joined Barney & Barney's in 2009 and has 10 years of experience designing and brokering risk-transfer programs. Fisk also co-leads the firm's apparel practice group in Orange County. Prior to Barney & Barney, he worked at Liberty Mutual.

Hegarty joined Barney & Barney in 2008 and has 10 years of experience. He specializes in employee benefits programs for mid-sized and large companies in Orange and Los Angeles counties. Prior to Barney & Barney, Hegarty worked as a sales executive for CIGNA and Health Net.

Barney & Barney now has 40 partners in its four offices in San Diego, Orange County, Oakland and San Francisco.

Wells Fargo Insurance named **Jon Lindstrom** managing director for its Colorado offices.

Lindstrom will lead business development, client service and sales, and cross-sell for the company's insurance operations in Colorado.

Lindstrom joined Wells Fargo in 2012 as a commercial bank sales executive in the Denver market. Prior to Wells Fargo, he worked at Arthur J. Gallagher, and also held various roles at Willis Group Holdings, including vice president of business development and regional practice leader for the real estate division. His expertise includes development and construction risk management as well as commercial distressed assets and portfolios.

Wells Fargo Insurance is part of San Francisco, Calif.-based Wells Fargo & Co.

Encino, Calif.-based **NAS Insurance Services** has hired **Tim Troester** as vice president of entertainment and sports. Troester was formerly with US Risk Insurance Group Inc., and Hays Cos.

NAS' Entertainment and Sports division provides coverage for general liability, excess and umbrella liability.

NAS is an independent underwriting manager of specialty insurance with full binding authority to underwrite on behalf of Lloyd's of London.

Wholesaler All Risks Ltd. named **Darren Chilimidos** vice president casualty broker to the San Francisco, Calif. office.

Chilimidos has experience specializing in construction risks of all sizes in all states. Other casualty expertise includes multi-state OLT, products liability, and large, layered Excess programs for all types of risks.

His connection to the Bay Area includes working for Tri-City Brokerage Inc. and Crump Group Inc. Most recently he served as senior vice president and casualty practice leader for at Socius Insurance Services Inc.

All Risks Ltd. based in Hunt Valley, Md., employs 500 staff members in offices located in Maryland, Arizona, California, Washington, D.C., Florida, Georgia, Illinois, New York, North Carolina, Pennsylvania, Tennessee, Virginia and Washington.

SullivanCurtisMonroe named **Gabriela Hernandez** associate vice president in its benefits division in Southern California.

Hernandez joins SCM from Willis. She has 25 years' experience in health care, and has held lead positions in client management and consulting on both the broker and carrier sides. Hernandez will focus on managing and creating solutions for SCM clients.

Privately-held SCM is a full-service insurance agency focused on middle market companies, and it has offices in Irvine, Pasadena and Corona.

Burnham Benefits Insurance Services named **Janet Vreeland** as a vice president in Southern California.

Vreeland has more than 25 years of experience, and will focus on growing Burnham's clientele in the Southern California and Arizona markets.

Vreeland was formerly with Aon Risk Insurance Services West Inc. in Phoenix, Ariz., where she was a vice president.

Irvine, Calif.-based Burnham Benefits has three offices in California: Irvine, Los Angeles and Santa Barbara, as well as offices in Oregon and Washington D.C.

Scottsdale Insurance Co. named **Steve Franke** as vice president of contract underwriting for the Western region.

Franke will oversee the Northwest, Southwest and Pacific regions. He will report to **Gary Tiepelman**, senior vice president of contract underwriting. Franke replaces **Dave McDermid**, who retired from Scottsdale in December, 2012.

Franke has 32 years' experience in the specialty lines business. He most recently served as vice president of agency management and business development at Scottsdale Insurance. Franke has served in management roles at various E&S firms. Franke is also a board member the Surplus Lines Stamping Office of Texas.

Scottsdale Insurance is a wholly owned subsidiary of Nationwide Co.

Edgewood Partners Insurance Center named **Janice Stanger** an account executive on its Los Angeles benefits consulting team. EPIC also named **Terri Parreira** as a property and casualty insurance producer and principal in its

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Declarations

Halo Effect

"Marked by the halo effect of Wal-Mart, this past year created a number of lasting changes in employment law that will continue to alter the legal landscape and litigation strategies for employers in 2013."

— *Said Seyfarth Shaw LLP's Gerald L. Maatman, Jr., co-chair of its class action defense group and author the annual report "Workplace Class Action Litigation Report."*

Drought

"There's a great deal of concern how this drought is going to play out in 2013."

— *American Farm Bureau President Bob Stallman said at the opening of the group's convention in mid-January.*

Premium Growth

"All things considered, we expect a sustained muted economic recovery, but that's not going to fill the hole of rate inadequacy in certain lines of business."

— *Alan Murray, senior vice president for Moody's U.S. insurance team, said the rating agency expects pricing improvement to continue in 2013, though he suggested substantially more improvement may be needed for certain lines to get to breakeven.*

Name Brand

"We're retiring the brand names of our eight commercial lines regional companies that sell exclusively through independent agents so we can use the Liberty Mutual Insurance brand name in all markets,"

Liberty Mutual. INSURANCE

— *Liberty Mutual Insurance spokesperson Chris Goetcheus said the firm is planning to retire its regional brands in 2013 to focus on the more recognizable Liberty Mutual brand.*

Figures

37%

Of people responding to a survey by Bankrate.com spent more on insurance over the past year, while only 7 percent spent less. Just over half of respondents spent about the same.

$2 Trillion

Is how much the U.S. could save in healthcare spending over the next decade if the government used its influence in the public and private sectors to nudge soaring costs into line with economic growth, according to a study released by the Commonwealth Fund.

104-108

Is the range at which industry analysts who supplied combined ratio estimates to *Insurance Journal* for 2012 have pegged them. The numbers represent an improvement from the 108.2 figure recorded for 2011 for U.S. P/C insurers.

300

The number of associates that private passenger auto insurer GEICO plans to hire at the company's regional office in Tucson, Ariz. The hires will include associates to fill new positions, and to make up for attrition.

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News & Markets

California Wholesalers Fret Over Upcoming Legal Decision

By Don Jergler

A pending legal battle that could expose wholesalers in California to more lawsuits was the centerpiece of talk at the California Insurance Wholesalers Association conference in San Diego in mid-January.

During the three-day conference, "2013 California Wholesaler Industry Days," a group of panelists tackled issues of regulatory concern for wholesale brokers in California, and at the center of that talk was *Hull & Co. v. Superior Court*, an ongoing case involving duty of care to a third party and an appeal to the California Supreme Court, a ruling that imposes a tort duty on wholesale insurance brokers not only to their retail broker customers but also to the insured, an entity with whom the wholesale broker has no contact.

Other groups involved in the appeal include the Surplus Line Association of California, the National Association of Professional Surplus Lines Offices, the American Association of Managing General Agents and the Council of Insurance Agents & Brokers.

A hearing is set for March. In November an attorney for the groups filed an amicus brief with the Supreme Court petitioning the court to review the matter, stating "wholesale insurance brokers now face potentially unlimited liability for doing business in California — not from the retail brokers they serve, but from third parties with whom they have no contact."

The wholesale broker, Hull & Co., is being sued by a third party claimant for professional negligence. The plaintiff was shot at a bar, and initially sued the bar and its security guard company, claiming they should have prevented the shooting.

After settling claims the plaintiff brought a suit against the security guard company's insurer, claiming that the insurer had committed bad faith by denying coverage based on an assault and battery exclusion. The trial court ruled the exclusion was enforceable and granted summary judgment for the insurer.

'It has reemerged this year in a way that shows we need to be paying attention and do something about it.'

The plaintiff then sued the wholesale broker claiming to argue that the wholesale broker owed a duty of care to the security guard company to ensure the insurance policy covered the suit against the guard company.

It was claimed the wholesale broker breached its duty of care to the security guard company and the plaintiff. The trial court held that there was a triable issue of fact as to duty of care.

The duty of care issue, thought to be settled several years ago, has reemerged and wholesalers need to pay attention to it, said Hank Haldeman, with Los Angeles-based The Sullivan Group.

"It has reemerged this year in a way that shows we need to be paying attention and do something about it," he said.

Richard Brown, an attorney involved with filing the brief, put it bluntly: "Basically it's a gun to the head of the wholesaler."

Ben McKay, executive director of the Surplus Lines Association of California, said he believes a negative outcome of the hearing could be that it changes the nature of the relationship between wholesalers in insureds — a relationship that doesn't exist to begin with.

"This case seeks to change that, where you as a wholesale broker will have a duty of care somebody you never met," he said.

Also on the panel was Brady Kelley, executive director of the National Association of Professional Surplus Lines Offices.

"It demonstrates a very broad range of liability here for the wholesale broker," he said, noting that it could open up wholesalers to a whole slew of new litigation anytime a claim isn't paid and it could create new laws that conflict with laws in other states.

McKay agreed.

"Every time a policy doesn't pay, a wholesaler is exposed, that's what this means," he said.

Even if the court rules in favor of the wholesaler, there will remain an ambiguity in the law, said McKay, who is considering creating a legislative fix.

"We actually have some language we're looking at right now," he added.

John Norwood of Norwood & Associates, who was the keynote speaker during the group's luncheon, said he doesn't put a lot of faith in legislative fixes.

The well-known industry lobbyist pointed out that what goes in legislation is often now what comes out at the other end.

He also spoke about the new supermajority in California Legislature, where Democrats control both houses and can control every facet of the legislative process almost unimpeded, including raising taxes, and creating constitutional amendments.

"This is a huge challenge when you're trying to play defense," said Norwood, who often finds himself trying to halt legislation that can hurt the insurance industry. IJ

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News & Markets

Jones, CEA Pay Heed to Northridge Quake Anniversary

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With the anniversary of the Northridge Quake in mid-January, earthquake coverage was on a lot of minds.

Jan. 17 marked the 19th Anniversary of an event many Southern Californians well remember. On that day in 1994, the Northridge earthquake shook Southern California, causing lost lives, catastrophic damage and massive interruption to the region's infrastructure. The magnitude 6.7 quake resulted in $15 billion dollars in damage.

California Insurance Commissioner Dave Jones recalled the anniversary by issuing a statement warning that nearly nine in 10 homeowners and renters do not have earthquake coverage.

"On this 19th Anniversary of the Northridge earthquake we must be aware of our region's ever changing geology," Jones said in a statement. "The Northridge earthquake was a tragic event that impacted many Californians. We must be more prepared for the next big earthquake that scientists say may come at any time."

'On this 19th Anniversary of the Northridge earthquake we must be aware of our region's ever changing geology.'

In December there was a reminder how geologically active the state can be, when California experienced a 6.3M quake off the San Diego coast, which occurred underwater and yielded the threat of a tsunami. According to seismologists, it was the biggest earthquake in 2012.

The California Earthquake Authority in January also opened registration to its "Marketing Value Program." Registration started in the middle of the month and round 1 closes on March 8.

CEA's annual program, in which the quasi-private earthquake insurer encourages insurance agents to sign up to receive direct mail marketing pre-printed with agents' names to send to potential clients, is growing in popularity, according to CEA executives.

The program also provides incentives, like emergency kits to the first 5,000 CEA policies reported.

Registration is open to all agents licensed in California who are employed or appointed by CEA's participating insurers. The intent is for the mailers to get into the hands of thousands of agents over two rounds, according to CEA.

By CEA's estimates 85 percent of Californians live on or near the state's hundreds of earthquake faults, though CEA has a special tie to the Northridge Quake.

The California Legislature established the group in 1996, following legislative action to design a reduced-coverage earthquake insurance policy to protect a policyholder's dwelling while excluding coverage for costly non-essential items.

During the Northridge Quake 60 people lost their lives, 12,000 were injured, 8,000 homes were destroyed, and 114,000 buildings were destroyed or damaged, as were thousands of automobiles and several roads and bridges, while different degrees of damage occurred throughout Southern California.

Strong ground motion was felt as far away as Las Vegas.

The quake also yielded three aftershocks in the 6.0M range. The area's infrastructure was badly damaged, with several freeways shut down due to structural failure, and areas like the Antelope Valley north of Los Angeles County were virtually cut off from the rest of the region.

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According to the U.S. Geological Survey the state's biggest, fastest and best known fault, San Andreas, is among hundreds of faults spread throughout the state.

A large quake along that fault could last 100 seconds, yielding hundreds of landslides and damaging hundreds-of-thousands of structures, USGS figures show.

A San Andreas earthquake could leave more than 150,000 people displaced, and generate 53,000 visits to emergency rooms and cause 1,800 or more deaths in Southern California alone, according to noted USGS seismologist Lucy Jones, who said 1,600 fires are possible after such a quake.

Jones also said to expect $123 billion in economic losses following such an event. IJ

News & Markets

NOAA: 2012's U.S. Billion-Dollar Extreme Weather Events 'Impressive'

By Don Jergler

Last year may not have measured up to 2011 in terms total damages or havoc wreaked, but the nearly dozen recorded billion-dollar weather related events still ranks as impressive.

That's according to the National Oceanic and Atmospheric Administration, which recently issued an annual report on extreme weather events.

"2012 was an impressive year with 11 recorded billion-dollar events," said Adam Smith, an applied climatologist at NOAA's National Climatic Data Center.

Extreme weather events in 2013 may look much the same as last year, yet with a few differences. The weather is difficult to predict so far out, but if the weak El Niño forecast for next year holds, it brings with it the promise of continued drought in the Great Plains and nasty winter weather on the East Coast.

The report from NOAA on extreme weather and climate events in the U.S. for 2012 above $1 billion in losses counts nearly 11 events that cost 349 lives.

The tally included seven severe weather/tornado events, two tropical storm/hurricane events and the yearlong drought and associated wildfires.

Economic losses for two events, Superstorm Sandy and the yearlong drought in the U.S. interior, are the big drivers for 2012 in terms of costs and are still being calculated. It will take months to develop a final estimate for each, according to NOAA.

Given how big these events are likely to be, NOAA estimates that the year will surpass 2011 in terms of aggregate costs for U.S. annual billion-dollar disasters, even with fewer number of billion-dollar disasters.

The most significant losses of life during the 11 events occurred during Sandy, which resulted in 131 deaths. As of press time Congress passed a $50 billion relief for Hurricane Sandy victims, which is designed to expedite aid to communities in New York and New Jersey. The bill contained $17 billion intended to cover immediate relief needs and another $33.6 billion for long-term rebuilding.

The summer-long heat wave and

continued on page 28

'2012 was an impressive year with 11 recorded billion-dollar events.'

2012's Billion-Dollar Club:

Southeast/Ohio Valley Tornadoes: **March 2–3**
Texas Tornadoes: **April 2–3**
Great Plains Tornadoes: **April 13–14**
Midwest/Ohio Valley Severe Weather: **April 28–May 1**
Southern Plains/Midwest/Northeast Severe Weather: **May 25–30**
Rockies/Southwest Severe Weather: **June 6–12**
Plains/East/Northeast Severe Weather ("Derecho"): **June 29–July 2**
Hurricane Isaac: **August 26–31**
Western Wildfires: **Summer–Fall**,
Hurricane Sandy: **October 29–31**
U.S. Drought/Heatwave: **Throughout**

News & Markets

Confie Eyes More Expansion, Push Into Standard Lines

By Don Jergler

In 2013 Confie Seguros plans to up its buying spree and expand into standard personal and small commercial lines, while broadening its demographic from being primarily Hispanic focused, the president of the Buena Park, Calif.-based insurance agency said this month.

'The plan is to grow from $200 million to $500 million in the next three to five years.'

Growth is all Confie Seguros has known since its inception in 2008, building up to today what can be considered a massive portfolio of more than 300 regional auto insurance brokerages. It has market positions in California, Arizona, Texas, Florida, Washington, Oregon, New York, New Jersey and Nevada. This year it has plans to expand in states including, Illinois, Georgia and the Carolinas.

Confie Seguros has reported annual revenues of more than $200 million, but according to President Mordy Rothberg the firm's plans put it on track for more than twice that over the next few years.

Hear the full podcast of the interview with Confie Seguros President Mordy Rothberg on www.InsuranceJournal.tv.

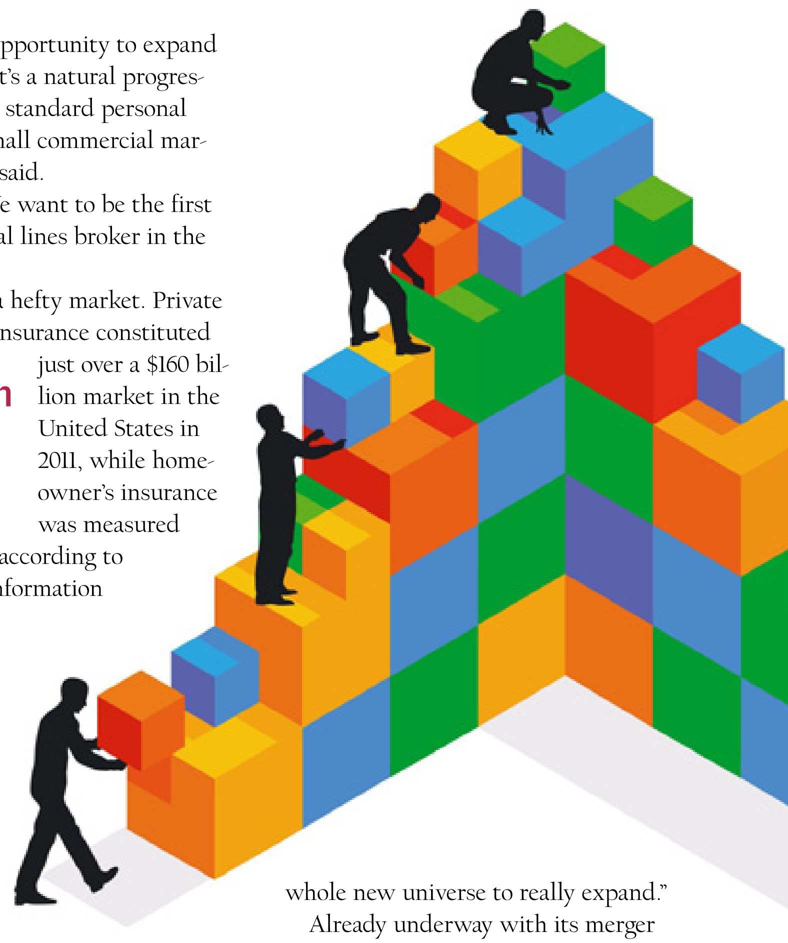
"The plan is to grow from $200 million to $500 million in the next three to five years," he said.

Perhaps a larger goal, and one Rothberg feels is complementary to Confie's plans for revenue growth, is to expand into personal lines, a segment that Rothberg referred to as "fragmented" and "ripe for expansion."

"We have an opportunity to expand — and I think it's a natural progression — into the standard personal lines and the small commercial markets," Rothberg said.

He added, "We want to be the first national personal lines broker in the U.S."

It's certainly a hefty market. Private passenger auto insurance constituted just over a $160 billion market in the United States in 2011, while homeowner's insurance was measured at $63.4 billion, according to the Insurance Information Institute.



While Confie has plans to grow internally, it's the external growth through acquisitions driving its expansion.

Confie has been on a buying spree that may be gaining steam. In 2012 Confie made 22 acquisitions. In December the firm acquired four regional insurance brokerages in Florida and Nevada.

Their spree may have been helped by the fact that 2012 was big year for acquisitions as capital gains were due to rise, generating a big rush for people to sell their businesses. Despite that boost, Rothberg is confident the number of purchases Confie makes in 2013 will exceed last year's total.

'We have a whole new universe to really expand.'

"We hope to do over 30 this year," he said, adding the goal is to acquire over $50 million in revenues. "We have a whole new universe to really expand."

Already underway with its merger and acquisition plans, at the start of January Confie again targeted Florida: Second City Insurance, in Holiday; Insurance of Lauderdale Lakes, in Lauderhill; and, Harmony Insurance, in Kissimmee.

Standard personal lines is not entirely new for Confie. Thanks to its continued M&A mindset, Confie has some non-Hispanic, standard preferred business in upstate New York and New Jersey, as well as in Washington.

"I think you're going to see in 2013 a big push in that direction," Rothberg said. "A lot of the deals that we are going to be doing are in the standard preferred, small commercial segment."

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News & Markets

Confie, continued from page 20

And Confie isn't just looking to buy agencies. They are partnering with firms as well, giving them resources and capital to help them grow, Rothberg noted, adding, "We have a very flexible model based upon the needs of the different brokers."

Some of Confie's planned internal growth may come with the backing of its carrier partners, such as Safeco and Travelers, as well from conversations presently going on with new carriers, according to Rothberg.

"We have approached a number of carriers who are very excited about our plan," he said, though he declined to say which carriers Confie is talking with.

Among the host of news Confie's president delivered when speaking about expansion, perhaps one of the most notable is an expansion of Confie's demographics, considering Confie had little competition in the non-standard, Hispanic segment that is largely responsible for propelling the firm to success.

'We're not losing focus the Hispanic consumer, but we're expanding our focus.'

"We're not losing focus the Hispanic consumer, but we're expanding our focus," Rothberg said.

This all comes just two months after Confie announced its purchase by ABRY Partners. It was announced in November of last year that the Boston-based private equity firm acquired a majority of the equity in Confie from San Francisco, Calif.-based Genstar Capital. ABRY focuses on business and information services, media, and communications investments. Since 1989, ABRY has completed more than $36 billion of leveraged transactions and other private equity and mezzanine investments, representing investments in approximately 450 properties.

Terms of the deal were not disclosed. J.P. Morgan Securities LLC and RBC Capital Markets advised Confie Seguros on the transaction, while Alexander W. Sica of Sica Consultants Inc. advised ABRY Partners.

Sica said the deal with ABRY brings more capital to help with Confie's goals.

"I think they'll continue to grow," said Sica, who worked on several acquisition deals last year involving firms like Arthur J. Gallagher, Marsh & McLennan and Brown & Brown. "Their goal is to be the first national broker focused primarily on personal lines. I think they'll be every bit of that and more."

An industry analyst not involved with the ABRY-Confie deal said he believes that it will provide Confie with the momentum to move forward with its ambitious plans.

"They've got good credibility, and a good backer with capital and an identity that will allow Confie to acquire and integrate agencies to work toward their goal," said the analyst, who asked to have his name withheld.

He added: "I think the idea of covering the waterfront in terms of personal lines makes sense. To some extent the purchase decision around insurance is one decision. By and large people seem to sort of get the car insurance first, and whatever agent they get it from that's their guy. And five years later they buy a house and they probably go to that guy."

'Their goal is to be the first national broker focused primarily on personal lines. I think they'll be every bit of that and more.'

Despite the numerous agency consolidations over the years, there is no threat of a shortage of agencies a firm like Confie can buy. After declining from 44,000 in 1996 to 37,500 in 2006 the number of independent agencies has grown to 38,500 in the past two years, according to a recent study issued by the Insurance Agents & Brokers of America.

Asked why he's so confident Confie will continue to expand, Rothberg quickly noted that Confie was formed at the height of one of the worst economies in U.S. history, and despite that it grew.

Confie's growth plans could be further aided by a brightened outlook in insurance. In early January I.I.I President and Economist Robert Hartwig put out his report on the results for the first nine months of 2012 showing profitability in the property/casualty insurance industry rebounded sharply during that period "propelled chiefly by a sharp drop in catastrophe losses and a marked acceleration in premium growth."

However, the results for the period do not include the impacts of Hurricane Sandy, which hit the Northeast United States at the end of October. In fact the story overshadowed "what has otherwise been a broad based improvement in property/casualty insurance industry performance in 2012," according to Hartwig's report. IJ

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News & Markets

DIR Gets Ball Rolling on California Workers' Comp Reform

The Department of Industrial Relations recently announced its new regulations implementing provisions of California's workers' compensation reform law.

The law, Senate Bill 863, takes effect in several stages, and DIR was tasked with forming regulations to give the teeth to the law, signed last year by Gov. Jerry Brown and in effect Jan. 1.

The new regulations launch a rulemaking process, with public hearings scheduled to take place by March, according to DIR.

"These reforms are engineered to reduce unnecessary costs while redirecting some of the savings to increase benefits for disabled workers," DIR Director Christine Baker said in a statement.

Components of the new law include a 30 percent increase in permanent disability indemnity rates for workers phased in over two years, cost reductions for businesses.

The new regulations were approved on an interim basis by the Office of Administrative Law.

Details of these new regulations include:

Utilization Review, Independent Medical Review

For injuries on or after Jan. 1 and effective July 1 for all dates of injury, medical treatment disputes will be resolved by physicians through an independent medical review process. If utilization review denies, delays or modifies a treating physician's request for a specific course of treatment for the reason that the treatment is not medically necessary, injured employees can request a review of that decision by IMR conducted by a physician.

The physician review is designed to be expeditious and based upon evidence-based standards.

Qualified Medical Evaluator Regulations and PDRS

The regulations amend existing rules to clarify that IMR is the sole process for resolving disputes regarding ongoing medical treatment issues, and limit the number of offices from which a Qualified Medical Evaluator may conduct evaluations. They also streamline the application process for chiropractors, allow for factual corrections of a comprehensive medical-legal report from a QME panel; and amend a number of forms.

Independent Bill Review

Medical service billing disputes for dates of service on or after Jan. 1 will be resolved through a non-judicial process of independent bill review. The IBR applies to any medical service bill where the fee is determined by a fee schedule adopted by the DWC. Medical providers who disagree with the amount paid by a claims administrator following a second review can request an IBR.

'These reforms are engineered to reduce unnecessary costs while redirecting some of the savings to increase benefits for disabled workers.'

Electronic Document Filing and Lien Filing Fee

Any lien for reasonable medical expenses incurred by or on behalf of the injured employee, except disputes subject to IMR or IBR and filed on or after Jan. 1, are subject to a lien filing fee of $150.

For liens filed before Jan. 1, there will be a $100 activation fee which must be paid prior to Jan. 1, 2014, or the lien will be subject to dismissal.

Self-Insurance and Annual Actuarial Reports

The new regulations will implement SB 863's requirement for all private self-insured employers and groups to obtain an actuarial report to more accurately establish the organization's California workers' compensation liability exposure.

The regulations will also define new methods in how the Office of Self Insured Plans establishes security deposit collateral requirements based on this additional information.

Interpreter Services

The law amended the state's labor code so injured workers are entitled to qualified interpreters at medical appointments. The regulations define what a qualified interpreter is.

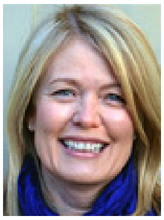
Supplemental Job Displacement Benefits

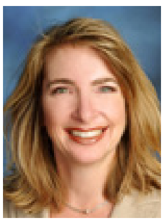
Makes modifications reflecting regulatory changes regarding offers of work, notifications and vouchers for retraining workers injured on the job.

Hospital Outpatient Departments and Ambulatory Surgical Centers Fee Schedule

The statute also amended the official medical fee schedule for hospital outpatient departments and ambulatory surgical centers, reducing the facility fee for ambulatory surgical center services to 80 percent of what Medicare bills for the same services in a hospital outpatient. IJ

People


Terri Parreira


Kristina Keck

People, continued from page 10

Fresno, Calif. office.

Stanger will provide client service leadership, including strategy, coverage negotiations, compliance consulting and managing internal and external resources.

Stanger has 27 years of experience. Before EPIC, Stanger was a senior account executive at Intercare Insurance Solutions. Prior to that Stanger was with Barney & Barney LLC, CIGNA Healthcare, and Mercer.

Parreira's responsibilities will include the acquisition of new clients as well as the design, placement and management of risk management and property/ casualty insurance programs.

Parreira has experience in risk management, property and liability insurance and workers' compensation cost control. Prior to EPIC, Parreira was with Arthur J. Gallagher in Fresno, where she was most recently an area vice president.

EPIC has nine offices across California: Los Angeles, Irvine, Fresno, Folsom, San Francisco, San Mateo, Petaluma, San Ramon and Ontario.

San Francisco, Calif.-based **Woodruff-Sawyer & Co.** named **Kristina Keck** to the firm's employee benefits practice as an account executive for retirement plans.

Keck will serve as a lead consultant in the capacity of investment reporting and annual plan compliance, and she will serve as the lead consultant with regards to employee enrollment and participant investment education services.

Keck has 20 years of experience consulting in the retirement plan and pensions market. She began her career in that field at Northwestern Mutual Life. Prior to Woodruff-Sawyer, Keck worked as an accredited investment fiduciary, retirement Plan consultant and investment advisor representative with ClearPoint Financial.

Woodruff-Sawyer has offices throughout California and in Portland, Ore.

David Brandeis was named chief operating officer for **Strongwood Insurance Holdings**, while **Larry Oslie** was promoted to executive vice president of business development and **Laura Dubois** was made executive vice president of account management services for **Networked Insurance Agents**.

Brandeis will lead crossÐfunctional initiatives for all distribution companies. He joined Strongwood in 2004 as chief information officer, and will continue to serve in that role as well.

Oslie, who joined Networked in 2003, will lead all teams with preÐbind responsibilities: new business placement in the Northern California and Southern California offices, sales, online placement, personal lines placement, and affiliate services. Oslie will also serve as office manager for the Orange office.

Dubois has held several leadership roles within Strongwood since 2006. She will work from the Grass Valley office and will lead the new account management services team.

Strongwood Insurance Holdings, Networked Insurance Agents, Northeast Agencies and AmCom Insurance Services are the companies of Strongwood Insurance Holdings.

Networked has offices in Northern and Southern California, and serves more than 1,000 agent affiliate members in 10 Western states.

David Buchanan and **Toni Heyneker** have joined G2 Insurance Services in Northern California.

Heyneker joined as director of operations. Heyneker has 33 years of insurance experience. She spent much of her career in finance, but has been involved in operations for the last eight years. Heyneker was with Goldman Insurance Services when they were bought by Willis, where she spent the last 10 years.

Buchanan joined as an associate producer in G2's commercial lines department.

San Francisco-based G2 offers a variety of products, including personal and commercial, equine and employee benefits.

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Extreme Weather, continued from page 18

associated drought caused at least 123 direct deaths, however an estimate of the excess mortality due to heat stress is still unknown, according to the NOAA report.

Still, 2012 was no 2011 in terms of weather damage. The 14 events in 2011 set a record exceeding the previous record of nine billion-dollar events set in 2008. Smith said that while 2012 fell short of its predecessor year, in terms of hail and wind 2012 saw greater damages.

"In 2012, there were more billion-dollar weather events driven by widespread hail and straight-line wind damage from thunderstorms," Smith said. "There were fewer classic tornado outbreaks in 2012 compared to a very active 2011. In 2011, we saw a historic year of billion-dollar weather disasters that had a bit of everything."

The quietest year for large weather-related catastrophes was in 1987, when there were zero U.S. billion-dollar events, according to Smith.

Unusual weather patterns over the last two years yielded some warm temperatures for the nation, especially during the winter. The 2011-2012 winter season was the third warmest on record for U.S., according to NOAA.

"This was partially due to an unusual jet stream pattern which kept cold Arctic air trapped north of the U.S.-Canadian border," Smith said. "This weather pattern was associated with a positive phase of the North Atlantic Oscillation — a pressure pattern in the North Atlantic Ocean which dictates upper level air patterns over the United States."

The warm spring caused an early start to the U.S. growing season and increased evaporation demand much sooner, according to Smith.

'In 2012, there were more billion-dollar weather events driven by widespread hail and straight-line wind damage from thunderstorms.'

"This was the foundation for the large and intense drought which affected nearly two-thirds of the nation during the summer," he said. "When drought conditions are present during summer, it tends to drive daytime temperatures higher than they would be with more moist soils. The summer season consisted of the warmest July, and subsequently warmest month, on record for the nation. The summer as a whole was the second warmest on record."

Additionally, partly due to the jet stream being farther to the north, on average during the primary tornado-producing months, including April, May and June, there were fewer tornadoes. Those that did form tended to be less intense, at EF-3 or less, Smith said.

The greatest annual loss to date was 2005 when Hurricanes Katrina, Rita, Wilma and Dennis struck Florida and the Gulf Coast states. Costs exceeded $187 billion when adjusted to 2012 dollars. IJ

Court Considers Travelers Case Limiting Class Actions

By Jonathan Stempel

The U.S. Supreme this month weighed whether to impose new limits on class-action lawsuits, as it reviewed whether a homeowner's lawsuit against his insurer belonged in a state court considered friendly to plaintiffs.

During oral argument, several justices suggested that they saw problems in the plaintiff's effort to keep his case in a Miller County, Arkansas, state court known among some insurers as something of a "magnet" for class-action cases.

Greg Knowles, whose house had sustained hail damage, in his lawsuit accused Travelers Cos.' Standard Fire Insurance Co. unit of refusing to pay for the cost of hiring general contractors.

He signed a stipulation to cap damages for class members at $5 million, the threshold at which the Class Action Fairness Act lets companies move class-action lawsuits to federal court.

But some justices suggested that such stipulations were the kind of tactic that Congress sought to stop with the 2005 law.

"The amount that's demanded seems to be totally meaningless," Justice Samuel Alito said. "The $5 million just means nothing."

Chief Justice John Roberts suggested that Knowles' approach could let two adjacent state county courts hear two $4 million lawsuits for people with names from A to K and from L to Z, rather than push the entire $8 million case to federal court.

"I take it you don't have any objection to that?" he asked David Frederick, a lawyer for Knowles.

The recent argument is the fourth class-action appeal of the court's current term, and it came before a court that in recent cases involving Wal-Mart Stores Inc. and other defendants made it harder to pursue class-action litigation.

Knowles had limited his case to state law claims by Arkansas residents and sought to include potential class members his lawyer did not represent.

The 8th U.S. Circuit Court of Appeals in St. Louis upheld the stipulation to limit the size of his case. But Standard Fire argued that this improperly let Knowles bind potential class members without court approval.

Theodore Boutrous, a lawyer for the Hartford, Connecticut-based insurer, said Congress adopted CAFA out of concern about plaintiffs' "abuses and manipulations" of amounts being sought and wanted to protect defendants and absent class members.

"What has happened here is the plaintiff's lawyers, in addition to these stipulations, they're slicing and dicing the classes up into pieces to thwart jurisdiction," he said.

Frederick countered that a plaintiff, as "master" of his lawsuit, could pursue his own strategies, and decide in good faith that his case was worth no more than $5 million.

But Justice Stephen Breyer suggested it would be a "loophole" that "swallows up all of Congress' statute" for a plaintiff to define his case narrowly, and for his lawyers to bring several small cases rather than one large case.

> **'The amount that's demanded seems to be totally meaningless.'**

Justice Antonin Scalia, meanwhile, suggested that state courts would be unwilling to cede jurisdiction even if other potential plaintiffs were being short-changed.

"The state court could find, and I suspect this state court would find, that it's worth the money to be in state court," he said.

A decision is expected by the end of June.

The case is *Standard Fire Insurance Co v. Knowles*, U.S. Supreme Court, No. 11-1450. IJ

News & Markets

Foodborne Illness Cases Present Complex Coverage Questions

By Stephanie K. Jones

One of the most heavily litigated insurance issues in coverage liability cases related to outbreaks of widespread foodborne illnesses is the determination of occurrence where multiple people in multiple states are affected by a contaminant that seems to stem from a single source, according to a Chicago-based attorney who specializes in such cases.

Unfortunately for insurance carriers and insureds, judicial decisions in these cases are not necessarily consistent across the country, said Jean Golden, a partner in the law firm of Cassiday Schade LLP in Chicago.

Insurers can help minimize their risk by implementing effective underwriting.

The U.S. Centers for Disease Control (CDC) estimates that around 1 in 6 (or 48 million people) gets sick, 128,000 are hospitalized, and 3,000 die of foodborne diseases annually in the United States.

In a widely publicized case in 2012, an outbreak of salmonella linked by the U.S. Food and Drug Administration to tainted cantaloupes from one Indiana farm sickened at least 270 people in 26 states and killed three people in Kentucky.

In another instance last year, the CDC reported that 29 individuals in 11 states were infected with E. coli O26 in an outbreak linked to raw clover sprouts served at Jimmy John's restaurants.

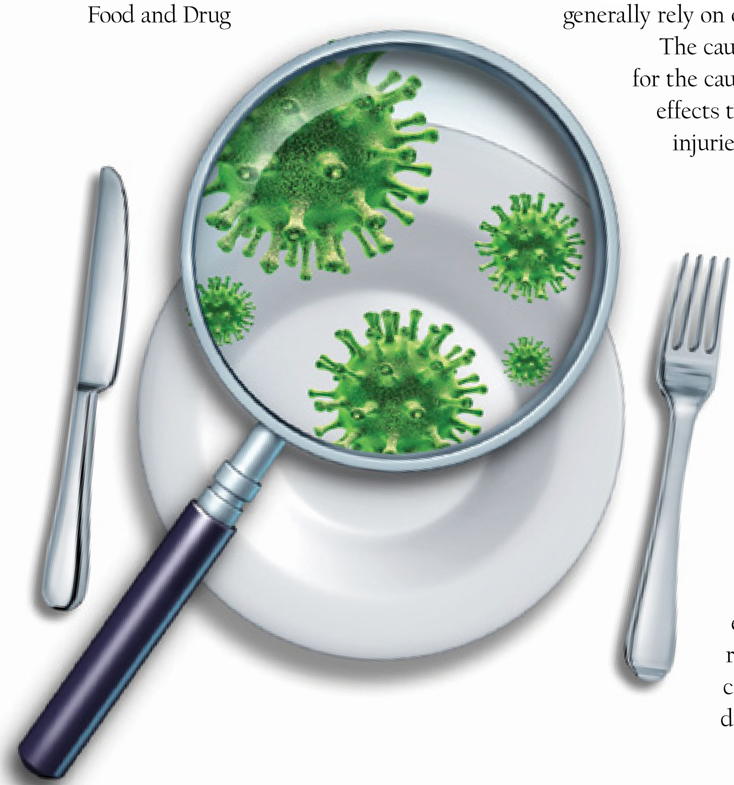
A big problem for courts, and insurers, is how to assess the number of occurrences that are generated by one outbreak, Golden said during a podcast sponsored by A.M. Best.

If an E. coli outbreak affects 14 people in six states, are there 14 occurrences? Golden asked. Are there 1,000 occurrences if 1,000 people are affected?

To address the issue of occurrence, which Golden said is defined in most commercial general liability policies as "an accident, including continued or repeated exposure to substantially the same condition," courts generally rely on one of three types of tests.

The cause test looks to the source for the cause of the injury and the effects test looks to the number of injuries, Golden said.

"A few states apply what's called the unfortunate events test, which looks for the event or events for which the insured is being held liable," she added.



Golden cited an Illinois case involving contaminated onions served at a restaurant over the course of three days. "The court held that each serving was a separate occurrence under the cause test, implying but not directly stating, that there was negligence by the insured each time the restaurant cooked the onions for a customer," she said.

In another case, heard in the Northern District of Illinois, "a company that produced ground beef was sued after a man and his granddaughter became sick. The man had eaten a hamburger contaminated with E. coli. He became ill, then gave the virus to his granddaughter through physical contact with her," Golden explained. "She had what's called a secondary infection."

continued on page 32

Multistate Foodborne Illness Outbreaks Investigated in 2012

- **Spinach and Spring Mix** – Escherichia coli O157:H7 Infections
- **Peanut Butter** – Salmonella Bredeney
- Frescolina Marte Brand Ricotta Salata **Cheese** –Listeria monocytogenes
- **Hedgehogs** – Salmonella Typhimurium
- **Mangoes** – Salmonella Braenderup
- **Cantaloupe** – Salmonella Typhimurium and Newport
- **Ground Beef** – Salmonella Enteritidis
- **Live Poultry** – Salmonella Hadar
- **Live Poultry** – Salmonella Montevideo
- **Multistate Outbreak** – Escherichia coli O145 Infections
- **Live Poultry** – Salmonella Infantis, Newport, and Lille
- **Dry Dog Food** – Salmonella Infantis
- **Raw Scraped Ground Tuna Product** – Salmonella Bareilly and Salmonella Nchanga
- **Small Turtles** – Salmonella Sandiego, Salmonella Pomona, and Salmonella Poona
- **Raw Clover Sprouts at Jimmy John's Restaurants** -Escherichia coli O26
- **Restaurant Chain A** – Salmonella Enteritidis

Source: CDC

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Foodborne Illness, continued from page 30

Applying the cause test, the court found that both injuries stemmed from a single batch of tainted meat, resulting in a single occurrence.

Golden also described a 2007 New York court decision in which the unfortunate event test was applied in a case where "30 employees of a microwave popcorn packaging plant suffered respiratory injuries from an ingredient in butter flavoring." In that case, the court found there were 30 separate occurrences.

Whether or not property damage occurs when a tainted product is incorporated into another product — contaminated peanuts in a candy bar, for example — is an additional coverage issue that may arise in these types of contamination cases. This is especially true when the secondary product, which is now tainted, is distributed on a widespread basis to other vendors or to consumers, Golden said.

"Courts will generally find that a product that has been compromised by a tainted ingredient falls within the definition of property damage if the ingredient cannot be removed without altering the product," she explained.

'Courts will generally find that a product that has been compromised by a tainted ingredient falls within the definition of property damage if the ingredient cannot be removed without altering the product.'

Multiple Claimants, Multiple Jurisdictions

Litigating foodborne illness cases can be challenging because the product in question often "is disseminated over a number of states to multiple claimants who are not going to be amenable to one court's jurisdiction," Golden said. "The problem that you're confronted with as an insurer in that situation is that you get a ruling or potentially have access to a ruling in one jurisdiction that won't necessarily preclude a claimant in another jurisdiction from seeking relief against you in another state or federal court."

An insurer presented with a case involving multiple claimants in multiple jurisdictions "has to consider how to protect itself from collateral claims," Golden said. For instance, the carrier may want to consider whether the jurisdiction in which it is planning to litigate is the most appropriate one.

"It must analyze whether another forum, albeit inconvenient, might offer more protection," Golden said.

Another consideration is "whether there are other parties in the lawsuit that can represent the claimants' interests adequately."

In a situation where multiple lawsuits are consolidated to be heard before a multidistrict litigation panel, the insurer "may want to consider filing a declaratory action in that jurisdiction also," Golden added.

Aside from developing first party types of coverages to better minimize the unknown coverage risks, insurers can also help minimize their risks in this area by implementing effective underwriting.

"Look at the insured's business [and] compare it to the trends in this area and studies that are coming out with respect to contamination," she said. IJ

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Growing Your Property Casualty Agency

How Independent Agents Can Use 'Being Local' to Their Advantage

As an independent agent, you possess many advantages over the national P/C marketers that operate mainly online and over the phone. One strong point, among many, is that you operate out of a local office. Don't look at this as expensive overhead; instead, use your physical presence to differentiate your operation.

By Alan Shulman

Here are several tactics and reminders to consider.

In-Office Events

Invite insureds and prospects in for a series of free agency-hosted events. These might include a simple meet and greet office tour, a jewelry appraisal day (with a hired professional), or a lively insurance education seminar for new teenage drivers. You can even host a policy organization session where attendees bring in all of their insurance papers, regardless of who writes the policies. Staffers assist visitors in discarding outdated policies and bills, and organizing those that are current. Insureds and prospects benefit from a helpful house cleaning, and you get the opportunity to eyeball any policies that you don't yet write. And when your companies offer it, tout discounts for online policy delivery, where paper contracts "disappear."

Umbrella Policies

Virtually every quality personal lines insured/prospect needs an umbrella (or excess liability) policy. Use your office advantage to entertainingly entice selected visitors to ask about the contract — by offering them a beverage. Provide a little paper umbrella (available at most party stores) along with their water, soda or coffee. When the recipient comments on the mini-umbrella, initiate a brief policy discussion and provide an instant courtesy quote. You can even give them a real golf umbrella (available for a few dollars from many carriers) after they buy.

House Calls

In-person sales calls are seemingly quaint throwbacks to the pre-Internet era, yet they remain viable, at least with quality personal lines prospects. People are never more comfortable than they are at home and when the hosting duties are theirs. You get to see how they live — and view all of their policies while you're there (when you require this as a precondition). Ask the host to invite neighbors and adult family members who don't live with them to stop by, to turn your sales visit into a larger event. Underwrite, rate and close on the spot, when possible. As a side benefit, the people who buy this way are slower to abandon you (for minor savings) due to this pleasant personal experience.

Further Advantages

Additional local-only actions you might employ include holding a "financial services" fair in conjunction with non-competing professionals. You promote P/C; they tout life, health, tax services, etc. If your agency is housed in a mall that holds sidewalk sales, participate by offering instant quotes from an outdoor table. You can even invite happy local insureds to recommend your services via live, two-way, video chat while desirable shoppers sit in your office. And of course, the service advantages of your local presence are many. People get to see, interact with, and gain professional advice from a friendly face, instead of a distant stranger or digital interface. Forever tout this buyer's benefit.

Use your place of business for more than a workspace.

Use your place of business for more than a workspace; employ it to your agency's advantage. It's something that most national marketers don't have (GEICO excepted, in some locales). Wield it aggressively to demonstrate your connection to the community and to sell in ways that only a locally based operation can. These actions supplement, but do not replace, your online marketing and sales efforts. Maximize your agency's growth by promoting all it has to offer, vigorously, within the physical and digital worlds. IJ

Shulman is the publisher of Agency Ideas, a subscription-only sales and marketing newsletter. He is also the author of the many tools posted on the Agency Ideas Instant Download Store. Phone: 800-724-1435. Email: alan@agencyideas.com. Website: www.agencyideas.com.

The Competitive Advantage

Want to Grow Your Agency, But Just Can't Quite Make It Happen?

By Chris Burand

Almost every agency owner I've ever met, and I've met maybe thousands, has wanted to grow his or her agency. Many, maybe most, have been stuck. Whether they are stuck at $300,000 revenue, $500,000, $6 million or $20 million, they simply cannot surpass that plateau. Once stuck, regardless of the level, most don't get unstuck. They stay at that level and eventually sell. Some agencies escape temporarily, but plateaus are really difficult to permanently escape.

Escaping a plateau first requires reasonable expectations. Never be fooled by agencies claiming they're growing at 15 percent to 30 percent in a typical market. Those agencies are growing at an unsustainable pace and often collapse in a heap of hype.

This industry, as measured by written premium, grows at a median pace of 3.5 percent annually. The ability of an established firm in any industry to consistently grow faster than two times industry growth is exceedingly rare. And too often, that growth is fueled by unethical and/or exceedingly risky behavior. Such a goal should not be considered. Therefore, a reasonable maximum annual growth goal is 7 percent (adjusted for market conditions). The larger the agency, the harder this cap should remain.

When climbing a mountain, the environment changes and so must the environment of a business as it grows.

Outside the Comfort Zone

Seven percent does not sound like much, but few agencies have achieved 7 percent annual organic growth in each of the past 10 years. To grow this fast organically on a sustainable basis usually requires significant changes in agency management, and these changes are scary. If not scary, the changes at least challenge agency leaders to go far beyond their comfort zones.

The comfort zones to be exceeded may be financial, knowledge or ego. Sometimes lack of knowledge and being ego-challenged are one in the same, and sometimes they're not. Sometimes people find it difficult to admit they do not have the knowledge and skills to go to the next level. They have not had to learn new skills in a long time, and they've been seen as the leader, the person everyone comes to for help. They face a difficult situation not only admitting that they need new skills, but also just in figuring out the first step to acquiring new skills.

To make adjustments to get to the next level — and sometimes even more challenging — the owner(s) will have to trust someone new. Whether that person is a new partner, office manager, producer or chief operating officer will vary from one agency to another. More people will have to be implicitly trusted, and that can be an extremely difficult adjustment — gut-wrenching really.

More trust will have to be placed in employees to develop new skills, as well. The inability to trust and even demand employees to develop new skills is a prison for many agency leaders. Over and over, I see producers and staff doing things the way they've always done them, ways that were outdated a decade ago. Management knows changes must be made, but they can't bring themselves to trust and expect their people to make these changes.

Environmental Changes

Succinctly, this all means creating a new environment. Think about it. The agency is stuck on a plateau and wants to grow to the next level. When climbing a mountain, the environment changes and so must the environment of a business as it grows — if it is to grow. Distinct environmental changes are required.

An agency's size today determines the extent of the change. But to escape the plateau, environmental changes are always required. Here are a few.

1. Move from a sales environment to a sales and operations environment. The smaller an agency is, the more important new sales, are and vice versa. Obviously new sales are always important.

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The Competitive Advantage

Grow Your Agency, continued from page N2

But as an agency grows, new sales become more difficult to make if operations are not running smoothly. Additionally, the larger an agency becomes, the more efficient it must be to offset the additional overhead that always comes with size.

Another reason an agency must become more efficient is that in this industry, the larger the agency the larger the average account size. When writing larger accounts, agencies often have to provide additional services and/or cut their commissions. So, if inefficient operations exist, the agency will not be able to afford to write these larger accounts.

2. Move from a servicing environment to a proactive sales and operations environment. Maybe the most evident feature of an agency that has plateaued is its emphasis on servicing. Great customer service is always important, and it is always expected. It is no longer a great feature, it's an expectation. But good service is an awfully safe environment. When an agency does not know how to move to the next level, it is really easy to spend all the agency's time just servicing accounts really, really well.

3. Move from a great operations environment to a sales and operations environment. Many agencies have great operations, especially evident in great upfront underwriting. The best upfront underwriting agencies can make so much money in contingencies that with just a little caution, they really never need to worry about their expenses. A few others simply have such great operational management that their agencies run so smoothly and profitably that they too don't have to worry much about profits. In these situations though, it is incredibly easy to get hooked and forget about the need to grow. When profits are high, growth is rarely ever an immediate need. Growth can always be put off to another day, until that day when the competition causes the profits to evaporate. Sustainable business success is about growth, profit, sales and great customer service all combined.

Sustainable business success is about growth, profit, sales and great customer service all combined.

4. Rope in the cowboy environment. This goes along with moving from sales to more of a sales and operational environment, but it is specific to producers. Many agencies start out with cowboys doing whatever it takes to write business. This works because when the agency is small — which again is relative — individuals count more. The individual is the system. With size, the individual becomes part of a system. With size, teamwork becomes far more important than the rugged individual cowboy.

These environmental changes are difficult. To be successful, it helps to first create a safe zone. For example, an agency heavy on service might create a safe zone to move to sales by focusing on how it can improve service by selling existing clients more coverage. An agency heavy on sales and low on operations might identify an area in which improved operations can pointedly help producers increase sales.

Even cowboys play by some rules, so maybe introducing one rule at a time is the key for these agencies. One step at a time, one safe zone at a time is crucial to climbing the mountain.

Last and definitely not least, sometimes climbing this mountain requires outside assistance or guidance, coaching or mentoring — call it what you will. Trusting an outsider can be the most difficult step of all. Remember, climbing a mountain happens one step at a time. IJ

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Hospice Insurance

Market Detail: AFC's Insurance's (www.afcins.com) hospice program is part of its health and human services insurance program. It is specifically designed to meet the needs of hospice professionals, including services for AIDS/HIV, home health care, chronic illness (any age) and terminally ill.
Available limits: As needed
Carrier: Inquire for information
States: All states except Alaska and Hawaii
Contact: Meggan Werkheiser at 610-814-2180 or e-mail meggan.werkheiser@afcins.com

Local & Intermediate Trucking

Market Detail: US Assure's (www.usassure.com) coverage for common vehicles includes trucks and truck/tractor-trailer combinations used for local or intermediate hauling within a 300-mile radius. Non-trucking coverage also may be written under this classification. Class examples: automobile haulers, livestock haulers, containerized freight haulers, flatbed load hauling, refrigerated loads, grain hauling, and many more.
Available limits: As needed
Carrier: Zurich
States: All states except Alaska, Hawaii, La., Mass., Miss., N.J., N.Y., and Texas
Contact: Karen Vaughn at 904-224-7615 or e-mail: karen.vaughn@zisinternet.com

Excess Personal Liability Coverage

Market Detail: Coastal Insurance Underwriters (www.ciusolutions.com) has a new exclusive excess personal liability product to fill the gap for all homeowner policies provided by Citizens Property Insurance Corp. in Florida. Effective immediately, Citizens will only provide a maximum limit on personal liability of $100,000 with no buyback for higher limits. Coastal Insurance's product will provide either $200,000 or $400,000 excess of the underlying $100,000 limit.
Available limits: Minimum $200,000, maximum $400,000
Carrier: Companion Specialty
States: Fla. only
Contact: Joe Bouthillier at 904-834-4753 or e-mail: jbouthillier@ciuins.com

Workers' Comp, Excess, USL&H/More

Market Detail: Swett & Crawford (www.swett.com) has access to more than 200 standard and specialty carriers, domestic and foreign. The company also has many in-house binding authorities and exclusive insurance programs for niche businesses and industries. There are nearly 800 brokers, underwriters and support professionals to assist customers. Markets include: workers' comp, excess workers' comp, USL& H and MEL. Swett & Crawford specializes in: temporary staffing, health care, trucking, general classes, construction, manufacturing, service, and retail/wholesale. Minimum premium is $5,000, and brokered business is accepted.
Available limits: As needed
Carrier: Chartis, Berkshire Hathaway, SeaBright, Amerisafe, Hartford, Antirust, Berkley Net, Republic, Midwest Employers, Safety National, AmTrust and Companion are available
States: All states
Contact: Ron Boudreaux at 612-334-2393 or e-mail: ron_boudreaux@swett.com

Commercial Contractors Primary Casualty

Market Detail: Empire Pacific Sovereign LLC (www.SovereignBrokers.com) provides general liability, workers' compensation, commercial auto, excess liability and pollution. Account minimum premium is $100,000.
Available limits: As needed
Carrier: Various, admitted
States: All states except Ala., La., and N.Y.
Contact: Gary Hargis at 503-968-6300 or e-mail: gary.hargis@empirepac.com

Gas Stations/Convenient Stores in Texas

Market Detail: The Comp Solutions Network (www.compsolutionsnetwork.com) has alternative solutions for gas stations/convenience stores. A variety of on-the-job injury programs called non-subscription/occupational accident for Texans are available.
Available limits: As needed
Carrier: Unable to disclose, admitted
States: Texas only
Contact: Laura Witt at 713-690-3500, ext. 44

Marina/Boat Repair & Service Centers

Market Detail: Atlass Insurance Group (www.atlassinsurance.com) covers CGL, hull, watercraft liability, business interruption, equipment, property, piers & docks, marina operators legal and excess liability.
Available limits: As needed
Carrier: Unable to disclose, admitted and nonadmitted available
States: All states
Contact: Customer service at 800-330-3370. IJ


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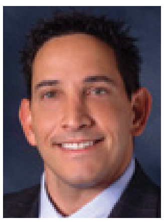
Agency Management

Agency Management Systems Change Requires Intensive Evaluation of Business Operations and Careful Planning

When Brightway Insurance recently changed agency management systems, which took close to a year, it was one of the largest transitions of its kind in the insurance industry in terms of total users accessing a common hosted Web-based database. While our system change involved 600 people across the entire company in many geographic regions, it serves as a good case study for much smaller agencies considering such a transition.



By Michael Miller

In our case, the reason for the change was based on significant company growth; the old system would not scale to meet the demands of thousands of simultaneous users. We also considered expected growth in 2013 and beyond.

There are a number of potential reasons for agencies to switch, with better workflow and efficiency being chief among them. Whatever the reasons, a key aspect is keeping the customer in mind and making certain the result is not a money savings that compromises customer service. In Brightway's case, we wanted to make certain a customer could enter any office in the country and receive the same experience.

Central to the consideration of changing agency management systems is an extensive and frank evaluation of key business operations. This decision can't be made in a vacuum and it's an important opportunity to determine all areas of your business that may require modification.

Understand the cascading impact of an agency management system change on these and other operations:

Staffing Requirements. Will the same people be needed in the same functions post-transition, or are adjustments required? Review current staffing strengths and weaknesses to determine the best use of your team if you were to make the change.

Hosted vs. Unhosted IT Environment. What is your current arrangement and should it change under a new agency management system? If you use your own equipment and IT person, then consider the impact of this model under a new agency management system, and evaluate risks/benefits to decide whether an expert vendor should manage all aspects if you make a change.

Data Migration. How will your company handle data migration into the new system to use it most efficiently? There are thousands of fields of data that will need to be mapped to the correct locations in the new system. Consider paperless or non-paperless. If you are already paperless, this will just add one more level of complexity to the migration to make sure all attachments end up where they should and are correctly described. If you are not paperless, this might be a good time to start, as you will be making significant changes to your existing workflows already. Going paperless will be just one more change.

There are a number of reasons for agencies to switch agency management systems with better workflow and efficiency being chief among them.

Clean House

It's very important to clean up your existing data before you make the switch in agency management systems. An appropriate analogy is planning a move from one house to another. If your current house is disorganized with dishes stored in a cabinet in the living room, when you pack the boxes and move them to the new house, the dishes will still be in the living room and not in the kitchen where they belong after the move. In our case, we were literally scrubbing data until the last minute and making corrections to the old system minutes before we shut it down. This allowed us to migrate all the data correctly and required almost no cleanup in the new system post migration.

Vendor Expectations

Your expectations of the new system vendor are most important. It's human nature to take what you did in the old system and replicate it in the new one. The new

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Agency Management

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system will have different functionality, so take advantage of that. Every workflow needs to be looked at and possibly changed to use all the efficiencies the new system can bring. The vendor can be an instrumental, neutral third party to show you how to best design your new system and workflows. If you have ever played golf, you know how uncomfortable it can be to have a pro change your swing or grip, but it's often necessary, and the improved outcome is what matters most.

Keys to Successful Move

One of the main reasons for Brightway's successful completion of this complex endeavor was the attention to detail when it came to training employees on the new systems. Document and prepare all details of your training and quality process ahead of time. We worked across 110 locations in seven states. This included 10 full-time trainers (seven were trainers that the new vendor supplied), rental of additional physical space for training and rebuilding all operating manuals.

Another key reason for Brightway's success was having the buy-in of our team across all levels. If you make the decision to change, be certain to provide concise explanations and a detailed timetable, including how it will help employees in the workplace and in their careers. Continue to communicate with them throughout the transition. To that end, Brightway named one person familiar with company operations to lead the transition and serve as a point-person. It's important to have such a leader to oversee the change.

Plan and execute this change with the goal of limiting productivity problems during the transition, but realistically expect some loss of efficiency until the new system is up and running, and any "bugs" have been purged after a period of time.

Brightway did not notify customers of this change ahead of time or once it was in place. Our view is that customers don't need the distraction, only good outcomes. However, another agency might decide to advise customers as a means of "tooting their horn" about positive steps being taken to help customers. If so, I suggest this should be done after the new system is in place and well-tested.

Our system change was on a large scale; however the lessons we learned would serve any size organization in the insurance industry considering such a transition. IJ

Miller is vice chairman of Brightway Insurance. He co-founded the company in 2004 and previously served as the company's chief marketing officer and chief operations officer.

News & Markets

Lucky or Smart? Experts Weigh-In On P/C Industry's Sandy Impact

Did the property/casualty insurance industry dodge a bullet or does good risk management explain its ability to withstand $25 billion in losses from Superstorm Sandy? Experts debated the question at a recent industry conference.

By Susanne Sclafane

While a rating agency analyst contends that good risk management is protecting insurers as they face a new normal level of catastrophe losses, other experts believe luck is playing a bigger role than skill.

Speaking at the Property/Casualty Insurance Joint Industry Forum earlier this month, Matthew Mosher, senior vice president and chief ratings officer for A.M. Best in Oldwick, N.J., said the strong capital position of the industry prior to Superstorm Sandy was not the only factor helping the industry to withstand losses from the event now estimated to be in the $20-$25 billion range by catastrophe modeling firms.

When A.M. Best evaluates Sandy's impact, "the other thing that comes through is the risk management that we've seen within the industry," Mosher said.

"We aren't seeing any one company where there's a major issue," he said, noting that this is true even for companies that he previously believed might have too much concentration of risk in the Northeast. "For the most part, companies have managed [the spread] well and they have been able to diversify themselves enough so [Sandy] hasn't had any major impact."

Mosher continued: "There are some [carriers] that probably had outsized losses in terms of what they would have liked, and I

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Are Agents To Blame?

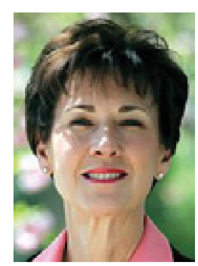
By Susanne Sclafane

Policyholder education about insurance coverage wording is a critical challenge for the property/casualty insurance industry. But who should be doing the teaching — agents or carriers?

During a recent industry meeting, a personal lines insurance industry expert suggested that agents were to blame for the fact that homeowners did not understand clauses like hurricane deductibles and the absence of flood insurance in their homeowners policies — an assertion that was hotly contested by an insurance regulator.

The exchange came during the Property/Casualty Insurance Joint Industry Forum earlier this month during a discussion of the implications of Superstorm Sandy and the actions by the governors of New York and New Jersey to eliminate the applicability of hurricane deductibles.

Brian Sullivan, editor for Risk Information Inc., who said that carriers will need to change "bad



Eleanor Kitzman

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News & Markets

Lucky or Smart, continued from page N12

expect those companies will make some changes in…their portfolios. But there is nothing [here] that we look at as a financial strength risk."

In contrast, V.J. Dowling, managing partner Dowling & Partners Securities, said Sandy "was a wake-up call for the industry," warning insurers to consider "what could have been."

'This industry in many ways has had a remarkable way to heal itself given time. But the question becomes, How much time do you have?'
— Ed Rust Jr., Chairman & CEO, State Farm

"A $25 billion event is a big event, but given the wind speed and the flood level, it shows what could happen if things had gone a different way," Dowling said. It also highlights the question of "what is the new normal as far as level of catastrophe losses," he said.

Reviewing results "decade by decade" reveals that loss ratios have continued to increase — "and we have not had the Big One yet," he added.

Dowling and Mosher spoke on a panel of external experts, who examined insurer impacts from the outside. At a later session of insiders — executives of P/C insurance companies — Ed Rust, Jr., chair and chief executive of State Farm, echoed Dowling's remarks.

"We talk about Sandy, or we can go back to talk about Katrina [or] Northridge [or] Andrew or Hugo. Those fortunately were somewhat spaced out. What do you do if you roll all those into a four-year period?

"This industry in many ways has had a remarkable way to heal itself given time. But the question becomes, 'How much time do you have?'"

Touching on the post-loss assessments and rebuilding efforts now underway, Rust asked, "Will we be able to get the land-use, the building codes in place that are going to help mitigate [the] damage not if another storm comes in, but before the next one comes in?"

"It will happen," he continued. "We are just naïve [to say], well, I survived that and I don't have to worry about it." Or to think that it will be 99 years before insurers have to worry about the next 1-in-100-year storm. "It doesn't really work that way," Rust said.

"Are we capitalizing on what we learn," the State Farm executive asked.

Separately, during an interview with *Insurance Journal*, Julie Rochman, president and chief executive officer for the Insurance Institute for Business & Home Safety, said, "One of the things we should learn is that we got lucky."

"The next storm could absolutely carry higher winds. So as we're rebuilding, we shouldn't just focus — as insurers or society at large — on the specific types of loss that Sandy caused. [We need] to take the opportunity as we're rebuilding and repairing to look at the potential for wind damage as well."

Rochman said another lesson from Sandy "is that our ability to forecast losses is still not all that good — and that the theoretical performance of buildings and the actual performance are very different."

IBHS is "obsessed with…closing that gap" so that insurers and reinsurers can better understand how buildings fail, where vulnerabilities are, and what their potential portfolio losses will look like for specific projected events.

Mosher told *IJ* that carriers have "done a much better job in dealing with data" and understanding their catastrophe exposure than they had in the past.

"When you see something like Sandy, there's always that thought — if we only knew this or paid attention to that" on the part of carriers whose earnings take a hit. But for the most part, insurers have "a much better feeling for where their exposure is," he said. "They are monitoring it better. You don't see companies that go through major solvency issues following an event," he said.

Mosher said that because Sandy was an earnings rather than a capital event, he does not anticipate any industry-wide retreat from the Northeast market. (*Additional reporting by Andrew Simpson*.) IJ

News & Markets

Blame, continued from page N12

wording" of the deductible clauses of current policies going forward, also said that carriers are obligated to teach their customers exactly what the policies cover and don't cover.

Right now, "the primary educator is the agent — the seller. The last thing the agent wants to do is spend time with the customer to say this policy is really bad; it covers almost nothing and costs you a fortune. Or let me tell you what it doesn't cover [and] let's talk about how you're exposed."

'The last thing the agent wants to do is spend time with the customer to say this policy is really bad; it covers almost nothing and costs you a fortune.'

"This is not conversation that a commercial broker or a residential agent ever wants to have, or ever will have," he asserted.

Sullivan said it is "the companies who are the recipients of the trouble" when policy language is misunderstood. Therefore "it is incumbent on you to realize that your agency force, your sales force, is not going to carry this story to the customers."

"It's up to you to figure out a way to communicate directly to them, which of course makes the agents mad," he said.

"Too bad. It's not rational to expect them to carry this story."

Eleanor Kitzman, Commissioner for Texas Department of Insurance, who previously worked as an insurance agent, jumped to the defense of the agents and brokers. "Having sat across the desk to sell to consumers," she related that most customers simply want to know how much the coverage is going to cost. "Their eyes glaze over when you're talking about some of these things," she said.

That doesn't mean we shouldn't be doing this, she said. Customers "do need to understand more."

Later, when an audience participant questioned Kitzman about the potential errors and omissions (E&O) exposure to agents that don't educate their customers, she reiterated that agents are doing their part, but customers aren't listening. The potential to get an E&O exists "even when you do all you can do," she said.

Noting that on the last page of an application there is often a lot of disclosure to read through, and a requirement that customers initial that they have read and understand it, she said, "These people are either speed readers or they will sign anything."

During the session, Jeffrey Bowman, president and chief executive officer of Crawford & Co., predicted that there will be litigation on the wind versus water question as Sandy claims are adjusted. "I think the sheer number of claims in Sandy will ultimately make that happen," he said, adding, however, that he believes the nature of the litigation "will be more quantitative than qualitative."

"It will be about the amount of the indemnity rather than if the indemnity is due," he said. IJ

Cyber Liability

WHERE TO FIND CYBER COVERAGE

The Buyer's Guide to the Best Possible Cyber Insurance

By Richard Clarke

There are many cyber insurance products available for purchase, and each is somewhat unique. Some products are more comprehensive than others. Some cyber insurance products are combined with insurance policies of another type — for example, technology errors and omissions (E&O) liability insurance. And, there is some important "cyber" insurance protection available in insurance policies which might not immediately be recognized as providing such coverage. This article will describe the process involved with the selection of effective cyber insurance coverage.

Evolution of (Specific) Cyber Insurance

The first policies which began to address the emerging issues involving the use of the Internet, and related privacy/security liability issues, began to appear near the end of the 1990s. They were expensive, and carried exclusionary language for situations such as "failure to promptly install a software patch," and the scope of coverage was limited primarily to electronic-related security and privacy allegations. Underwriters expressed concern for the possibility of a worldwide aggregation of virus planting, hacking or electronic grid problems. But the coverage evolved with new insurers entering the market and with efforts to improve coverage.

Soon, broad first-party (interruption in online earning stream) coverage was available and the scope of the liability coverage had expanded to provide coverage on an "enterprise wide" basis. At present, there are numerous insurers willing to underwrite various levels of cyber coverage, and each policy has its own nuances. We'll address some of these nuances later in this article.

Other Sources of Protection

Commercial General Liability - The Policy Definition of "Personal Injury." While it is safe to state that underwriters were not anticipating most currently known cyber exposures in the design and underwriting of insurance products appearing prior to the 1990s, it is also safe to state that there may be some coverage in "traditional" insurance policies.

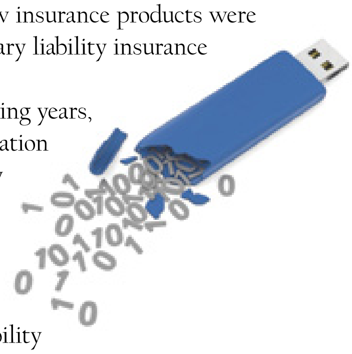
Any good insurance broker would go to extreme lengths to try to find coverage based upon the claim situation at hand. An example might be lawsuit allegations to the effect of "invasion of privacy/confidentiality." Certainly, cyber insurance policies — and perhaps certain technology E&O liability policies, and even some professional liability policies — may provide this coverage. But it's also true that many commercial general liability (CGL) policy forms, under the definition of "Personal Injury," will likely provide some form of cyber coverage, as well.

Typical policy language will include an affirmative coverage statement for "publication or utterance of material which violates an individual's right to privacy." While this language isn't broad enough to encompass coverage for liability arising out of hacking situations, there could be coverage for plaintiff allegations matching — or even coming close — to the coverage afforded. However, it must be remembered that most CGL insurance is written on an "occurrence" basis, and not on a "claims made" basis. But it is also true that some insurers will further endorse the CGL policy to specifically exclude claims brought by customers of the insured organization, which greatly limits the overall scope of any coverage otherwise provided.

Employment Practices Liability (EPL). The purpose of EPL insurance is to defend and provide settlement coverage for situations primarily focused on employee-generated allegations of discrimination, harassment and wrongful termination. On an ancillary basis, many insurers will include coverage for "employment related" breach of privacy. Sometimes the qualifying terminology "employee-related" is not included, which significantly expands the overall scope of the extension. Regardless, if the plaintiff allegations include mention of employment-related breach of privacy/confidentially, the EPL policy can be looked to for possible insurance defense/settlement, depending upon the exact language used by the underwriter in the basic EPL insuring provisions, and the specific allegations advanced by the plaintiff.

In addition, many insurers routinely include a coverage extension for such claims brought by non-employees, such as customers, vendors and others. If this extension is in place on the EPL insurance, and the language used to extend the coverage isn't restricted in such a way as to prevent the insurer from denying plaintiff allegations of customer-related breach of privacy/confidentiality, then protection could conceivably exist within the EPL policy for such allegations. The lack of such a restriction isn't likely, but it is possible. Anything is possible with insurance language from insurer to insurer.

Fiduciary Liability Insurance. The Employee Retirement Income Security Act (ERISA), effective Jan. 1, 1975, was designed to provide federal regulation of employee benefit plans. Following its implementation, several insurers rushed to introduce liability insurance coverage that would defend and protect persons within organizations charged with administering and implementing employee benefit plans. These new insurance products were known as fiduciary liability insurance policies.



Over the ensuing years, the ERISA legislation was amended by additional federal legislation, one of which was the Health Insurance Portability and Accountability Act (HIPAA), which was aimed at the removal of barriers to hiring persons with serious medical situations (or dependents thereof), for fear of a negative impact upon employer group insurance pricing.

Additionally, there was the mandate that employers would be required to pro-

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Cyber Liability

Cyber Coverage, continued from page N19

tect the privacy or employee medical and health-related information.

Beginning in the early 2000s, some insurers began offering HIPAA Civil Money Penalties coverage as an endorsement to fiduciary liability insurance policies (usually subject to a policy sub-limit of insurance).

Following the passage of President Obama's stimulus legislation, effective in February 2010, it was learned that this legislation contained a provision amending the HIPAA legislation, whose official name is the Health Information Technology for Economic and Clinical Health, or HITECH. The purpose of HITECH was to mandate prompt notice to employees by employers in the event of a data security breach, with special requirements when 500 or more employees' records are affected by the breach.

Fiduciary liability insurance has an important, if ancillary, role to play in securing the best possible insurance for cyber-related exposures. The best approach: Be certain that HIPAA civil money penalties are covered, and make certain that no fiduciary liability exclusion exists for HITECH exposures.

Crime Insurance. There may also be some coverage under certain crime insurance policies for cyber-related exposures. Many buyers of crime insurance don't fully grasp that the scope of most crime insurance is to cover "loss of or damage to … money (usually defined), securities (usually defined) and property other than money and securities, in tangible form."

Striking a blow against any coverage for cyber-related situations is the fact that nothing about the Internet is tangible.

Increasingly, transactions for many goods and services are conducted online, including money transfers, bill/invoice payments, and even payments for many services such as insurance coverage, for example.

Basically, under most crime insurance policies, if an employee steals money (or securities, or tangible property), employee dishonesty insurance should respond subject to limit, deductible amount and other provisions of the insurance. If an employee steals intellectual property (or data, or valuable information), that property is not covered as it is likely not in tangible form (although the CD, copy paper, or flash drive used for transport of the information would be considered tangible).

To be specific, the provision of the crime insurance policy which could conceivably provide some cyber-related coverage could be the "computer fraud" or "funds transfer fraud" insuring clauses and provisions. This insuring clause is certainly optional, but having it in place can prove to be almost a life-saver.

The purpose of the "computer fraud" insuring clause is to replace financial assets of the insured organization following a described form of "outsider access" through a computer or computer system of the insured organization that caused the organization to suffer a financial loss.

Fiduciary liability has an important role to play in securing the best cyber coverage.

As an example, if the organization transferred money from its own bank account into the bank account of another party based upon instructions provided to do so from outside the organization (but not authorized by the insured organization), and utilized a computer of the organization (as the receiving instrument for such instructions), the "computer fraud" insuring clause could provide coverage, depending upon the limit and deductible amount on the crime policy, the exact circumstances of the loss, and other coverage aspects of the policy.

Thus, having "computer fraud" insurance is an important component to a full, well rounded insurance program, and especially with regard to doing everything possible to insure against the exposures of computer fraud.

There is also some limited underwriter interest in providing a coverage extension for insureds involved in producing/issuing gift cards with respect to the stored value on such cards, when such cards are within the possession of the insured organization.

Again, nothing about the Internet is tangible, so having coverage apply to gift card values — as opposed to just the value of the blank gift card — is a major step in the direction of insurance coverage for situations involving gift cards.

Other Elements of Cyber Insurance

Within some insuring organizations, there is overlap among those underwriting technology E&O coverage and cyber exposures. When that overlap occurs, some technology E&O insurance products can be endorsed to provide elements of cyber liability insurance.

An example would be a technology E&O policy endorsed to specifically address allegations of "unauthorized access," "breach of privacy/confidentiality," and even "failure of IT security." Of course not every technology E&O underwriter would be willing to do this, but it is not especially uncommon.

Any or all of these cyber-related exposures can conceivably be included for coverage on technology E&O, and similar insurance products. However, it could prove very difficult to find a "pure" technology E&O insurance product that was extended to reimburse insured organizations for notification costs and related expenses. Many cyber insurance underwriters would consider this to be "first-party" coverage directly benefiting the insured organization, and it is difficult to argue against that.

It can be generally stated that most E&O (and professional liability) insurance policies do not contemplate significant cyber-related exposures, unless coverage for the exposure is contemplated by the insuring agreements of the policy, or, if specifically added by endorsement.

For example, most lawyers professional liability insurance policies don't contemplate, within the historical context of the insurance provided, coverage for "unauthorized access," "failure of IT security," or coverage provided on an "enterprise-wide" basis. However, some E&O/professional liability policies have historically provided coverage for allegations of "breach of privacy/confidentiality." The same could be said for insurance agents E&O insurance, although recently, some insurers have begun adding some measure of cyber liability insurance coverage to such policies by specific, optional endorsement, and for an additional premium charge.

Combining Cyber Liability With Executive Liability Insurance

Increasingly, major underwriters of the cyber liability exposure are willing to add coverage for certain elements of this exposure, by endorsement to directors and officers liability (D&O) and other executive liability insurance products. This can prove to be very efficient and even cost effective, but care must be taken when this occurs to be certain that:

- The policy aggregate limit is not further extended to include cyber liability claims and expenses. If it is, then consideration should be given to an aggregate limits increase, or having the aggregate limit apply separately to each individual liability coverage line.
- The scope of coverage provided by the cyber endorsement is generally consistent with the scope of coverage in the insurer's monoline cyber liability coverage form.
- The "one size fits all" approach to adding the coverage is generally consistent with the exposures anticipated by both buyer and seller for the risk at hand. True efficiency necessarily means that there is little room for individual account variation in coverage terms and specifics.

With continued efforts toward consolidation of coverage, and increased "packaging" of various coverage lines, it is inevitable that insurers will attempt to sell cyber insurance in conjunction with other products, such as management liability or related products.

New Developments in Cyber Insurance

As cyber insurance has evolved, the coverage has become more comprehensive and insurers are looking for ways to distinguish products with a variety of bells and whistles.

A basic example is the policy definition of "territory." At a minimum, the policy territory should be "worldwide" for what should be obvious reasons. But some insurers go even further, such as "universal," or "anywhere in the universe," or even "anywhere" although many underwriters clarify that coverage will not apply in places where the United States has trade sanctions.

Other important evolutionary coverage aspects involve the important "Notifications Costs Reimbursement" coverage. Initially, many insurers were willing to reimburse hard costs of notifying affected residents of a state which had passed a notification law only (notification if required by law). But with the passage of time, this requirement has softened for many, but not all insurers, and credit monitoring expense reimbursement has been included by many insurers. Also, some insurers now offer an option for reimbursing for a specified number of notifications, as well as involvement of third-party with notification experience to handle and direct the notification process. Notification also has expanded to include employees, with respect to employer medical/insurance information disclosure, and in accordance with the HI-TECH amendment to the HIPAA legislation.

Insurers are looking for ways to distinguish cyber insurance products with a variety of bells and whistles.

Another recent coverage development is for "Cloud Failure." Coverage applies if the insured's online earnings stream is interrupted by an unannounced or unplanned failure of a cloud service provider relating to the insured's access to associated cloud computing services. Like "Notification Costs Reimbursement," "Cloud Failure" is considered to be a first-party insurance coverage within the world of cyber insurance.

Other recent coverage improvements would include situations involving the unintentional failure of the insured to comply with certain aspects of the established privacy policy, and an enhanced definition of computer system which would broaden a more traditional definition contained in many cyber insurance policies.

Village of Coverage

A famous politician one said that it takes a village to properly raise a child.

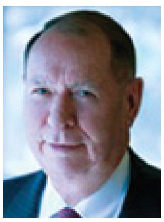
A similar statement for cyber insurance could be that to get the best possible coverage for cyber exposures, several insurance policies with elements of coverage, combined with a finely-tuned cyber insurance policy, just may result in the best possible cyber insurance protection for insureds. IJ

Clarke, CPCU, CIC, senior vice president at J. Smith Lanier & Co., is the author of two books "Maximizing Coverage/Minimizing Costs" (1993); and "Executive Liability Insurance" (Fifth Edition, 2012), and a specialist in the areas of management liability; errors & omissions liability; cyber liability; crime and ancillary coverages.

Excess & Surplus Lines

Surplus Lines Regulatory Picture for 2013

State implementation of the Nonadmitted and Reinsurance Reform Act (NRRA), effective July 21, 2011, proceeded relatively smoothly during 2012, albeit with a few hiccups as industry and regulators navigated the transition to home state taxation and regulation of surplus lines transactions.



By Richard Brown

The big issues for 2013 are market security and surplus lines premium tax audits.

The NRRA's surplus lines insurer eligibility standards for foreign (domiciled in the United States or certain U.S. territories) and alien (offshore) nonadmitted insurers expose the industry and consumers to the risk that unscrupulous nonadmitted insurers may enter the market based on creative financial statements or may otherwise skirt the system undetected.

After all, fraudsters need not announce their presence by making required regulatory filings.

As for premium tax audits, 2013 will be the second full year of surplus lines premium tax data under the NRRA. In search of premium tax revenues, the states can be expected to closely scrutinize broker compliance with home state taxation and regulatory requirements.

Market Security

The surplus lines broker is responsible for due diligence of security of nonadmitted markets with which the broker places risks. For the past two decades, security due diligence has relied heavily on state "white lists" of "approved" nonadmitted insurers.

The big issues for the NRRA in 2013 are market security and surplus lines premium tax audits.

The system was effective. There have been no insolvencies of nonadmitted insurers in recent memory.

The NRRA set two criteria for surplus lines insurer eligibility: a) for insurers domiciled in the United States, capital and surplus of $15 million or such higher amount as the home state may require or b) for insurers domiciled outside the United States, eligibility is defined by whether they appear on the NAIC's Quarterly List of Alien Insurers.

The domiciliary state regulator is responsible for solvency regulation of foreign nonadmitted insurers. The NAIC is responsible for solvency regulation of alien nonadmitted insurers.

Foreign Nonadmitted Insurers

By definition, the surplus lines insurer is domiciled in some state other than the home state of the insured. The home state taxes and regulates the transaction; the domiciliary state of the insurer is responsible for guarding the policyholders' money.

Surplus lines insurers typically write little or no premium in their domiciliary state. The domiciliary regulator, even though fully accredited for sound financial regulation by the NAIC, may therefore have little reason to give more than routine attention to an insurer that writes business only outside its jurisdiction.

The NRRA defines "state" to include Puerto Rico, Guam, the Northern Mariana Islands, the Virgin Islands and American Samoa. A nonadmitted insurer

continued on page N24

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Excess & Surplus Lines

Surplus Lines, continued from page N22

domiciled in any of these jurisdictions is free to write business nationwide, subject to home state threshold financial eligibility requirements.

Of these five jurisdictions, only Puerto Rico has satisfied NAIC accreditation requirements for sound financial solvency regulation. U.S. regulators and surplus lines brokers therefore have good reason for pause regarding the financial underpinnings of "eligible" surplus lines insurers newly formed or that have changed hands in nonaccredited jurisdictions post-NRRA.

Pre-NRRA, the states representing the bulk of surplus lines premium closely screened nonadmitted insurers who wished to insure consumers in their state. The major surplus lines states drew heavily on the expertise of state stamping offices, as well as on the informal industry network that has served as an early warning system for years.

Working together over the past two decades, state regulators, stamping offices and industry have successfully kept the bad guys out.

Alien Nonadmitted Insurers

Under the NRRA, Congress delegated to the NAIC responsibility to review and approve the financial and other bona fides of alien nonadmitted insurers. Pre-NRRA, state regulatory screening of alien nonadmitted insurers usually concurred with the NAIC's assessment, although not always.

Through its International Insurance Department (IID), the NAIC performs essentially an administrative function to ensure that alien insurers satisfy defined criteria. It is an important job that the IID has done well for years.

But the IID alone cannot substitute for the financial and market surveillance system in place pre-NRRA. To protect U.S. consumers and the integrity of the surplus lines market, it is incumbent on the NAIC to ensure that the IID takes full advantage of the breadth and depth of expertise of state regulators, stamping offices and industry.

Market Security Observations

The surplus lines industry and state regulators have a common interest in protecting the integrity of the surplus lines market.

There is nothing wrong with the NRRA; it is merely a different regulatory paradigm. Core regulatory considerations have not changed. Effective market security can be accomplished well within the framework of the NRRA. Congress never intended to preempt common sense.

States should forbear from imposing fines or penalties for transactions where brokers made a good faith effort to comply.

Once home state regulators are comfortable that the NRRA does not put their consumers at risk, they should be much more open to measures that would realize the NRRA's promise of nationwide uniformity for taxation and regulation of the surplus lines market.

Premium Tax Audits

It is common knowledge that the states are desperate for cash and no surprise that they are

suspicious that the NRRA has cut into their surplus lines premium tax revenues.

One would expect surplus lines premium tax auditors to focus mainly on two areas: a) whether premium tax was remitted to the correct home state and b) whether the tax was properly calculated. If the surplus lines broker failed to remit tax to the correct home state, the broker is also potentially exposed to fines and penalties for failing to comply with the home state's licensing and diligent search requirements, among others.

The states, however, must recognize that 2012 largely continued the complex transition to home state taxation that began on July 21, 2011.

Even the most sophisticated and diligent surplus lines brokers struggled to comply with ever-changing tax rates and premium allocation methods as various states joined or withdrew from multi-state tax sharing arrangements, such as the NIMA Clearinghouse.

The dust only recently began to settle.

Simple fairness suggests that the states should forbear from imposing fines or penalties for 2011 and 2012 transactions where the surplus lines broker made a good faith effort to comply in reliance on the regulatory guidance available at the time. Instead, the states should look to 2011 and 2012 for lessons learned and whether further clarification of regulatory guidance is warranted.

But the shakedown cruise is over. For 2013, the states have every reason to expect full compliance with the new surplus lines rules. IJ

Brown is an insurance regulatory attorney who has authored multiple articles about the NRRA and its implementation, and made presentations on the topic to industry groups. He regularly represents surplus lines brokers, insurers and industry organizations in sophisticated regulatory and other matters. Email: RAB@InsuRegulatory.com. Copies of his other NRRA articles can be found on his website: www.InsuRegulatory.com.

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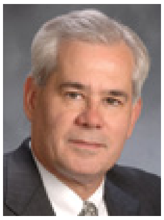
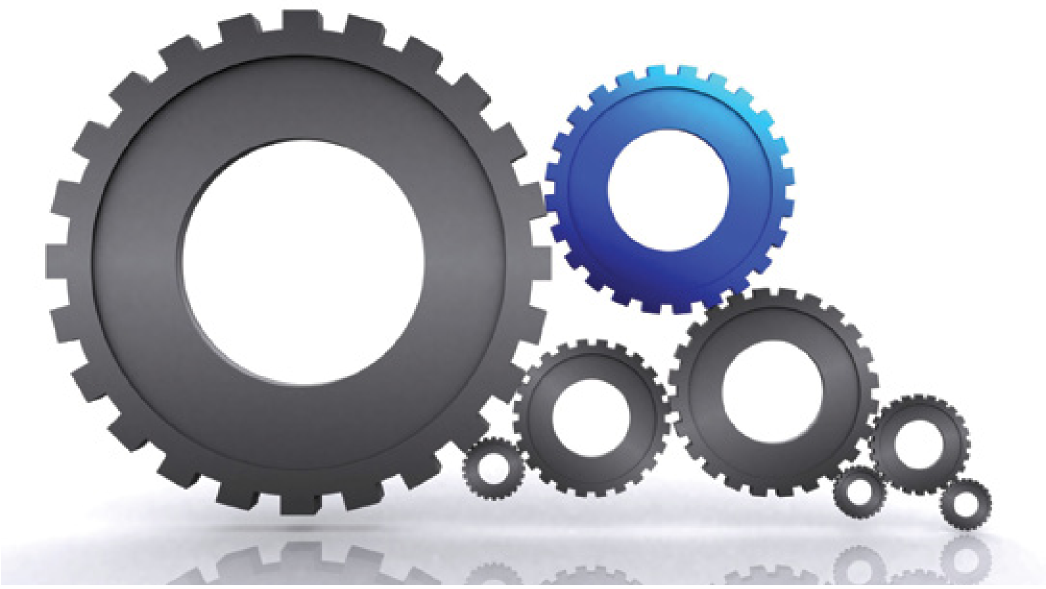
Excess & Surplus Lines

E&O Insights: Understanding Key Differences Between Standard and Excess & Surplus Lines Markets

For as long as the insurance industry has been around, the excess and surplus (E&S) lines marketplace has served a vital role in writing difficult-to-place, specialty business for which admitted markets don't have the appetite. There is no doubt that the flow of applications to the E&S market will increase as the market hardens.



By Curtis M. Pearsall



Agency personnel must understand and account for the key differences between the standard markets they deal with regularly and the E&S market where they may have less frequent interaction. Problems can surface quickly and often without proper accounting for these differences, especially if you are not giving the E&S business heightened priority.

Lead Time and Application

Quality wholesalers are always busy, even in a soft market. In a hard market, "absolutely crazy" probably better defines the pace and workload. Give your wholesaler plenty of time with the submission.

Agency personnel must understand and account for the key differences between standard markets and the E&S market.

If the wholesaler has questions, respond quickly and accurately. Allow for a lead time upward of 60 days. While wholesalers will typically accept ACORD applications for most of their business, there will be some classes of business where the carrier will want its own application completed. To save time down the road, contact your wholesaler in advance and ask whether a specific application is needed.

Lack of Binding Authority/No Back-Dating Coverage

Retail agents, absent an E&S license, do not have binding authority as they would with a standard market where an agency agreement is in place. Technically, the retail agent is not the "official agent." The wholesaler used to access that market is technically the agent of record.

What does this mean and what should an agency do? Whether the E&S account is new or a renewal, to bind a risk the retail agent must advise the wholesaler. Realize, however, that the wholesaler might not even have the authority and may need to contact the carrier. Due to this situation, the client should not be advised that coverage is bound until the wholesaler confirms it.

The producer or CSR at the retail agency level should make sure the client is contacted far in advance of the expiration date. This will enable the client to review the proposal and make a decision on whether to proceed.

Binding Coverage

The proposal from the retail agent should include language that clarifies when the agency must be notified, to ensure that coverage is bound with no lapse in coverage. The important date should be a couple of days in advance of the expiration date to allow the retail agent sufficient time to contact the wholesaler to bind coverage.

The retail agency must act promptly when advised that the binding of coverage is desired. If, due to workloads, the customer service representative does not bind the coverage promptly, a gap in coverage is possible.

For example, say the client advises the retail agency to put specific property coverage into effect. The current coverage is due to expire on Saturday. The CSR inadvertently does not make the call to the wholesaler until the following Monday. In virtually all situations, the new effective date now will be Monday. There would be no coverage if a loss occurred over the weekend.

This situation happens all too often, resulting in an errors and omissions (E&O) claim against the agency. Be sure that E&S business gets the priority it deserves.

No Advance Notice of Coverage Changes

In the standard market, when a carrier looks to make a modification, typically a reduction, the carrier is required to send a conditional renewal notice detailing the changes. In the E&S market, if a carrier wants to restrict the coverage on the renewal, there is no requirement to provide this advance notification. As a result, tremendous responsibility is put on the retail agent to identify changes between the expiring coverage and the proposed renewal coverage.

It is best to assume that the renewal does not look like the expiring coverage, so simply be pleasantly surprised if there have not been changes. The retail agent should ask the wholesaler ahead of time if any changes on the renewal policy are expected. Document what the wholesaler advises you. When the renewal proposal is received, ask again if there are any changes. Document these discussions as well.

It is always best for retail agents to check the renewal terms themselves, regardless of what the wholesaler advises.

When interacting with the customer, make it part of your process to review the renewal proposal with the customer to get approval on whether they want coverage bound.

Unique Carrier Forms

Many E&S carriers have unique carrier forms. As the retail agent, you may be looking to provide your customer with alternative proposals to consider. Compare each of these proposals and bring the differences to the customer's attention. This will allow the customer to make an educated decision — and that is critical. At the end of the day, it is your customer who needs to decide what coverage and policy or policies they want, if any. Don't assume that each of the general liability proposals contains the same coverage/restrictions.

A Professional Relationship

In most agencies, the E&S marketplace is critical to place various lines/classes of business. Establishing a solid relationship with these industry professionals should ensure your applications get the attention you desire and that you understand the issues the E&S marketplace presents. Having a professional relationship could also save you some "sleepless nights," as you're less likely to have E&O issues arise. IJ

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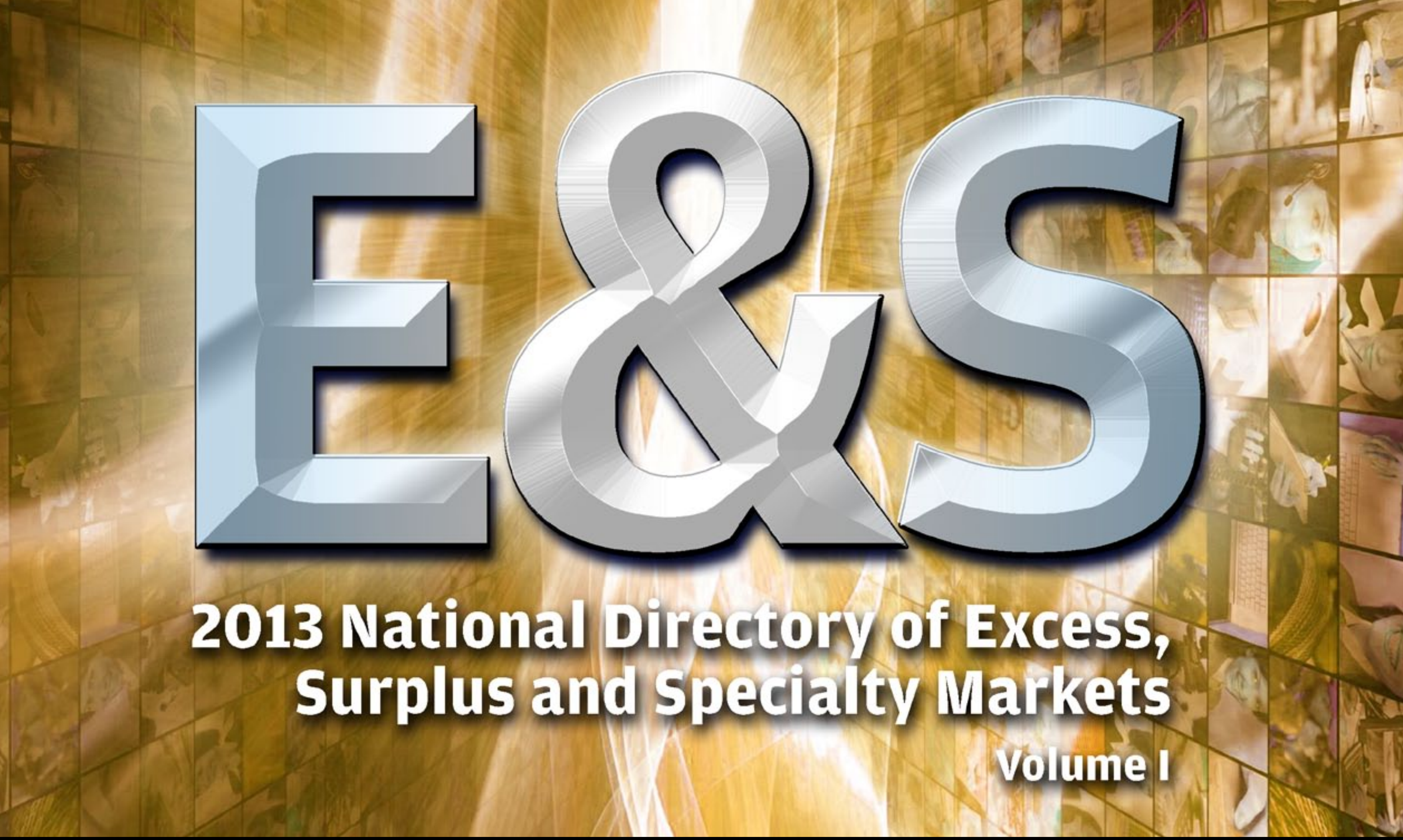

Welcome to *Insurance Journal's* 2013 National Directory of Excess, Surplus and Specialty Markets, Volume I. This exclusive biannual market directory has been designed to assist independent agents and brokers in the task of placing difficult or unusual risks.

For ease-of-use, the directory utilizes a convenient "color-coded legend" to highlight the availability of markets by *IJ's* five geographic regions — East, Midwest, Southeast, South Central and West. The corresponding states for each region are listed below.

Inside the directory and underneath each market listing, five distinct colors represent *IJ's* five regions. Those colors (Dark Blue ■ East, Light Blue ■ Midwest, Green ■ Southeast, Orange ■ South Central, and Red ■ West) indicate whether or not the market is available in your area of the country. The "color-coded legend" has been placed at the top of every directory page for easy reference.

All market listings have been updated with the most current information available provided directly by intermediaries and carriers. As always, the directory lists the markets categorically by broad coverage groups.

Italicized company names represent companies offering binding authority. To find complete contact information for all companies listed in this directory, see page 64.

IJ's 2013 National Directory of Excess, Surplus and Specialty Markets can also be found on our Web site at: www.insurancejournal.com/directories. To submit a listing, visit the online directory, or e-mail Kristine Honey at: khoney@insurancejournal.com.

We hope you find this directory to be a valuable resource when trying to insure hard-to-place accounts. Feel free to send us comments and suggestions, or for additional help using this directory, e-mail: editorial@insurancejournal.com.
Connecticut

East	Midwest	Southeast	South Central	West
Delaware	Illinois	Alabama	Louisiana	Alaska
Maine	Indiana	Florida	Oklahoma	Arizona
Maryland	Iowa	Georgia	Texas	California
Massachusetts	Kansas	Kentucky		Colorado
New Hampshire	Michigan	Mississippi		Hawaii
New Jersey	Minnesota	North Carolina		Idaho
New York	Missouri	South Carolina		Montana
Pennsylvania	Nebraska	Tennessee		Nevada
Rhode Island	North Dakota	West Virginia		New Mexico
Vermont	Ohio	Arkansas		Oregon
Virginia	South Dakota			Utah
	Wisconsin			Washington
				Wyoming

Legend: East Midwest Southeast Texas/South Central West Not Available (Italicized companies offer binding authority.)

Abuse/Molestation Legal Expense

Abuse/Molestation Legal Expense
- *Care Providers Insurance Services LLC*
- *Negley Associates*
- **Partners Specialty Group LLC**
- *Sports & Fitness Insurance Corporation (SFIC)*

Accident & Sickness/AD&D

AIDS/HIV Risk Liability
- LA Xcess Insurance Brokers Inc.

Business Disability
- *Petersen International Underwriters*

Excess Disability
- AFG Partners
- *Petersen International Underwriters*

Medical & Health Ins. for Businesses
- *Petersen International Underwriters*
- *Sports & Fitness Insurance Corporation (SFIC)*

Occupational Accident (Primary XS Indemnity)
- Accident Insurance Services Inc.
- *Comp Solutions Network Inc.*
- Midlands Management Corporation
- *Midlands Management of Texas Inc.*
- *Petersen International Underwriters*

Occupational Accident Insurance
- Accident Insurance Services Inc.
- *Comp Solutions Network Inc.*
- National Advantage Insurance Services Inc.
- *Petersen International Underwriters*
- *U.S. Specialty Insurance*
- Zurich North America Commercial

Professional Athlete Disability
- *HCC Specialty (MA)*
- LA Xcess Insurance Brokers Inc.
- *Petersen International Underwriters*

Professional Athletes (AD&D)
- AFG Partners
- *HCC Specialty (MA)*
- *Petersen International Underwriters*

Race Car Drivers (AD&D)
- *AmWINS Transportation Underwriters Inc. (Zionsville)*
- *Petersen International Underwriters*

Special Risks Accident
- Accident Insurance Services Inc.
- *Francis L. Dean & Associates Inc.*
- *Petersen International Underwriters*
- *Special Markets Insurance Consultants Inc.*

Student Accident
- Accident Insurance Services Inc.
- Bollinger Inc.
- *Care Providers Insurance Services LLC*
- *Charity First Insurance Services Inc.*
- ***Francis L. Dean & Associates Inc.***
- *Petersen International Underwriters*
- *Special Markets Insurance Consultants Inc.*
- *Sports & Fitness Insurance Corporation (SFIC)*
- *THOMCO, a Markel Company*

Surplus Occ. Accident w/ Employers Legal
- Accident Insurance Services Inc.
- *Comp Solutions Network Inc.*
- Midlands Management Corporation
- *Petersen International Underwriters*

Youth Sports Programs
- Accident Insurance Services Inc.
- Bollinger Inc.
- *Capitol Insurance Companies*
- *Francis L. Dean & Associates Inc.*
- Gateway Specialty Insurance
- *Special Markets Insurance Consultants Inc.*
- *Sports & Fitness Insurance Corporation (SFIC)*

Agri-Business

Equipment Dealers
- AmWINS Group Inc. - 50 Offices Nationwide
- Chopra Insurance Brokerage Inc.
- K&M Henderson Insurance Services Inc.

Farm Stores
- *Agricultural Insurance Mgmt Services*
- Tejas American General Agency

Feed Mills
- Tejas American General Agency
- *Wildlife Insurance Underwriters LLC*

Fertilizer Distributors
- K&M Henderson Insurance Services Inc.
- LevelFirst
- Partners Specialty Group LLC
- Tejas American General Agency

Fruit Packaging/Processing
- *Bliss & Glennon Inc.*
- Partners Specialty Group LLC
- Tejas American General Agency

Grain Elevators
- Tejas American General Agency
- Westrope

Grain Operators
- Tejas American General Agency

Greenhouses
- *Agricultural Insurance Mgmt Services*

Product Distributors
- AmWINS Group Inc. - 50 Offices Nationwide
- **Partners Specialty Group LLC**
- Prime Insurance Company
- Tejas American General Agency

Arts & Antiques

Art Gallery/Museum/Art Show
- Gateway Specialty Insurance
- Great American Insurance Group, Specialty Human Services
- *Monarch E&S Insurance Services*
- Mount Diablo Insurance Services Inc.

Coin & Stamp Dealers
- *Monarch E&S Insurance Services*
- Mount Diablo Insurance Services Inc.
- Prime Insurance Company

Collectibles: Dolls, Toys, Figurines
- *MiniCo Insurance Agency LLC*
- *Monarch E&S Insurance Services*
- Mount Diablo Insurance Services Inc.

Fine Arts Floaters (High Value)
- Burns & Wilcox - All Offices
- ***Gorst Co.***
- LA Xcess Insurance Brokers Inc.
- *Monarch E&S Insurance Services*
- Mount Diablo Insurance Services Inc.
- *Partners Specialty Group LLC*

Musical Instrument Floaters
- *Entertainment Pro Insurance*
- *Monarch E&S Insurance Services*
- Mount Diablo Insurance Services Inc.

Auto - Commercial

Ambulances
- AmWINS Transportation Underwriters Inc.
- Burns & Wilcox - All Offices
- *M.J. Kelly Company*
- *Pacific Gateway Insurance Agency*
- *Park Insurance Company*
- *RLI Transportation*
- *Shelly, Middlebrooks & O'Leary Inc. (St. Petersburg)*
- Wholesale Connection Insurance Services

Armored Car Service
- Brownyard Programs Ltd.
- CoverXSpecialty
- *Pacific Gateway Insurance Agency*
- *RLI Transportation*

Auto Body & Paint Shops
- *Automotive Risk Mgmt. & Ins. Services Inc.*
- *Crusader Insurance Company*
- *DMI Insurance Services*
- *Erickson-Larsen Inc.*
- *Platinum Program Managers & Insurance Services Inc.*
- *RoamNet Insurance Marketing Programs*
- *Shelly, Middlebrooks & O'Leary Inc. (St. Petersburg)*
- *Specialty Risk Associates Inc.*
- *Unifax Insurance Systems Inc.*

Auto Dealers Contingent Auto Physical Damage
- RoamNet Insurance Marketing Programs

Auto Leasing Contingent Liability Phys Damage
- Automotive Risk Mgmt. & Ins. Services Inc.

Legend: East | Midwest | Southeast | Texas/South Central | West | Not Available

(Italicized companies offer binding authority.)

Auto Parts Stores
- 4 All Insurance Services
- Appleby & Sterling
- *Platinum Program Managers & Insurance Services Inc.*
- *RoamNet Insurance Marketing Programs*

Auto Repair Shops
- Appleby & Sterling
- *Automotive Risk Mgmt. & Ins. Services Inc.*
- Burns & Wilcox - All Offices
- *Crusader Insurance Company*
- *DMI Insurance Services*
- ***Gorst Co.***
- *Jimcor Agencies*
- *McLeckie Insurance Group*
- *Platinum Program Managers & Insurance Services Inc.*
- *RoamNet Insurance Marketing Programs*
- *RPS Leicht*
- *RSI International Inc.*
- *RSI International Inc. (Missouri)*
- *Shelly, Middlebrooks & O'Leary Inc. (St. Petersburg)*
- *South & Western General Agency Inc.*
- *Southern Cross Underwriters - All Offices*
- *Unifax Insurance Systems Inc.*
- Zurich North America Commercial

Auto Repossessors Liability
- *Erickson-Larsen Inc.*
- Gorst Co.
- Gresham & Associates Inc. - Springfield
- *Pacific Gateway Insurance Agency*
- Prime Insurance Company

Auto Transporters
- *5Star Trucking Program*
- AmWINS Transportation Underwriters Inc.
- Gorst Co.
- *National Advantage Insurance Services Inc.*
- *Pacific Gateway Insurance Agency*
- *Park Insurance Company*
- *RLI Transportation*
- *Shelly, Middlebrooks & O'Leary Inc. (St. Petersburg)*
- *Truckers Insurance Associates*

Auto/Truck Leasing
- Automotive Risk Mgmt. & Ins. Services Inc.
- *Park Insurance Company*

Auto/Truck Rental Agencies
- Automotive Risk Mgmt. & Ins. Services Inc.
- *Bedford Insurance Services Inc.*
- *Markel Programs*
- *Pacific Gateway Insurance Agency*

Automatic Car Wash Services
- *RoamNet Insurance Marketing Programs*
- *Specialty Risk Associates Inc.*

Bob Tail or Dead Heading Liability (Truckers)
- AmWINS Transportation Underwriters Inc.
- *Erickson-Larsen Inc.*
- *Gorst Co.*
- *National Advantage Insurance Services Inc.*
- *Northern States Agency*
- *Pacific Gateway Insurance Agency*
- *Park Insurance Company*
- *RLI Transportation*
- *RPS SAFA St. Louis*
- *Shelly, Middlebrooks & O'Leary Inc. (St. Petersburg)*
- *Southern Insurance Underwriters Inc. CMGA*
- *Swett & Crawford*
- *Truckers Insurance Associates*
- *Westrope*

Buses, Including Chartered Vehicles
- *5Star Public Auto Program*
- *Bolton & Company*
- Burns & Wilcox - All Offices
- *Care Providers Insurance Services LLC*
- *Delta General Agency Corp.*
- Gorst Co.
- *KF&B Inc.*
- *National Indemnity Company*
- *Pacific Gateway Insurance Agency*
- *RLI Transportation*
- *Shelly, Middlebrooks & O'Leary Inc. (St. Petersburg)*
- *Specialty Risk Associates Inc.*
- *Truckers Insurance Associates*

Cargo
- *5Star Trucking Program*
- AmWINS Transportation Underwriters Inc.
- *Ark-La-Tex Underwriters Inc.*
- *Bolton & Company*
- Brightstone Insurance Services LLC
- Burns & Wilcox - All Offices
- *Focus Underwriters LLC*
- *Gorst Co.*
- *Greenwich Transportation Underwriters Inc. aka GTU*
- *Gresham & Associates Inc. - Indianapolis*
- Gresham & Associates Inc. - Springfield
- *Gridiron Insurance Underwriters Inc.*
- Jimcor Agencies
- *M.J. Kelly Company*
- *MAXIMUM*
- *McLeckie Insurance Group*
- Midlands Management Corporation
- *N-Surance Outlets Inc. (Georgia)*
- *National Advantage Insurance Services Inc.*
- *National Indemnity Company*
- *NBIS*
- *Northern States Agency*
- *RLI Transportation*
- *RPS SAFA St. Louis*
- *RSI International Inc. (Missouri)*
- *Shelly, Middlebrooks & O'Leary Inc. (St. Petersburg)*
- *Southern Insurance Underwriters Inc. CMGA*
- *Specialty Risk Associates Inc.*
- *Strickland Insurance Brokers Inc.*
- Transportation Risk Underwriters Inc.
- *Truckers Insurance Associates*
- *Western Surplus Lines Agency Inc.*
- Wyvern International Insurance Brokers

Commercial Auto Liab. (Misc./Special Purpose)
- AmWINS Transportation Underwriters Inc.
- *Atlas Financial Holdings Inc. - American Country, American Service, Gateway & Alano Insurance Co's*
- Brightstone Insurance Services LLC
- *Care Providers Insurance Services LLC*
- K&M Henderson Insurance Services Inc.
- *National Advantage Insurance Services Inc.*
- Nonprofits' Insurance Alliance of Calif.
- *Northern States Agency*
- *Park Insurance Company*
- **Partners Specialty Group LLC**
- *RLI Transportation*
- *RPS Leicht*
- *Sun Coast General Insurance Agency*
- *Swett & Crawford*
- Texas Commercial Insurance Facilities
- Transportation Risk Underwriters Inc.

Commercial Auto Liability & Physical Damage
- *5Star Trucking Program*
- Access Point Insurance Services
- *AMC Insurance Services*
- AmWINS Group Inc. - 50 Offices Nationwide
- AmWINS Transportation Underwriters Inc.
- *Ark-La-Tex Underwriters Inc.*
- *Atlantic Specialty Lines of Texas LLC*
- *Atlas Financial Holdings Inc. - American Country, American Service, Gateway & Alano Insurance Co's*
- *Berkley Specialty Underwriting Managers LLC - Environmental Division*
- BJW Insurance Services LLC
- *Bliss & Glennon Central*
- ***Bolton & Company***
- *Brecht & Associates*
- Brightstone Insurance Services LLC
- *Builders & Tradesmen's Insurance Services Inc.*
- Clements Worldwide
- *Cochrane and Company*
- *CRC | Crump*
- Crouse & Associates
- *Delta General Agency Corp.*
- *Erickson-Larsen Inc.*
- *Gorst Co.*
- *Greenwich Transportation Underwriters Inc. aka GTU*
- *Gresham & Associates Inc. - Indianapolis*
- *Gresham & Associates Inc. - Springfield*
- Gresham & Associates Inc. - Stockbridge
- Griffin Underwriting Services
- Horizon E & S Insurance Brokerage
- *iii of Maryland Inc.*
- Independent Insurance Agents & Brokers California (IIABCal)
- *Innovators of New York Inc.*
- *Insurance Innovators Agency Of New England Inc. (Hopedale)*
- *Insurance Innovators Agency Of New England Inc. (West Springfield)*
- *Insurance Innovators of New Jersey Inc.*
- *Insurance Innovators Inc.*
- *Interline Insurance Services*
- *J.M. Wilson*
- *Jimcor Agencies*
- *KF&B Inc.*
- *LevelFirst*
- *M.J. Kelly Company*
- *MarketScout*
- *MAXIMUM*
- *McLeckie Insurance Group*
- *MexiPass International Insurance Services LLC*
- Midlands Management Corporation
- *MiniCo Insurance Agency LLC*
- ***Morstan General Agency of Florida II Inc.***
- *N-Surance Outlets Inc. (Georgia)*
- *National Advantage Insurance Services Inc.*
- *National Indemnity Company*
- *NBIS*
- *Negley Associates*
- Nonprofits' Insurance Alliance of Calif.
- *Northern States Agency*
- *Pacific Gateway Insurance Agency*
- *Park Insurance Company*
- *Patriot National Underwriters Inc.*
- Program Brokerage Corporation
- *Risk Placement Services - Scottsdale*
- RLI Insurance Company/Mt. Hawley Insurance Company
- *RLI Transportation*
- RoamNet Insurance Marketing Programs
- *Roush Insurance Services Inc.*
- *RPS SAFA St. Louis*
- *RSI International Inc.*
- *Russell Bond & Co. Inc.*
- *Scobie Group- Eau Claire*
- *Shelly, Middlebrooks & O'Leary Inc. (Jacksonville)*
- *Shelly, Middlebrooks & O'Leary Inc. (St. Petersburg)*
- *Sierra Specialty*
- *South & Western General Agency Inc.*
- South Texas General Insurance Agency
- *Southeast Surplus Underwriters General Agency Inc.*
- *Southern Cross Underwriters - All Offices*
- *Specialty Risk Associates Inc.*
- *Strickland Insurance Brokers Inc.*
- *SWBC*
- *Swett & Crawford*
- *Topa Insurance Company*
- *Towerstone Inc.*
- *Truckers Insurance Associates*
- Tuscano Agency
- *U.S. Risk Insurance Group Inc.*
- *Western Surplus Lines Agency Inc.*
- Westrope
- Wholesale Connection Insurance Services
- *World Wide Specialty Programs Inc.*
- *Yates & Associates Ins. Services*

Commercial Auto Liability (only)
- *Align General Insurance Agency LLC*
- Alliance of Nonprofits for Ins. Risk Retention Group
- AmWINS Transportation Underwriters Inc.
- Brightstone Insurance Services LLC
- *Builders & Tradesmen's Insurance Services Inc.*
- *Care Providers Insurance Services LLC*
- Gorst Co.
- *Gresham & Associates Inc. - Indianapolis*
- *M.J. Kelly Company*
- *National Advantage Insurance Services Inc.*
- *National Indemnity Company*
- *Park Insurance Company*
- Prime Insurance Company
- *RLI Transportation*
- RoamNet Insurance Marketing Programs
- *RSI International Inc. (Missouri)*
- *Specialty Risk Associates Inc.*
- *Truckers Insurance Associates*

Commercial Auto Physical Damage (only)
- *AMC Insurance Services*
- AmWINS Transportation Underwriters Inc.
- ***Bolton & Company***
- Brightstone Insurance Services LLC
- *Care Providers Insurance Services LLC*
- Commercial Sector Insurance Brokers LLC
- *Excel Insurance Services Inc.*
- *Focus Underwriters LLC*
- Gorst Co.
- *Gresham & Associates Inc. - Indianapolis*
- Gresham & Associates Inc. - Springfield
- *IMCO*
- *International Transportation & Marine Agency Inc.*
- *IPA Risk Management LLC*
- *Midlands Management of Texas Inc.*
- *National Advantage Insurance Services Inc.*
- *National Indemnity Company*
- *Park Insurance Company*
- Partners Specialty Group LLC
- *RSI International Inc. (Missouri)*
- *Specialty Risk Associates Inc.*
- Transportation Risk Underwriters Inc.
- *Truckers Insurance Associates*
- Westrope

Contractors Vehicles, Trucks
- Access Point Insurance Services
- AmWINS Transportation Underwriters Inc.
- *Brecht & Associates*
- *Builders & Tradesmen's Insurance Services Inc.*
- *Combined Resources*
- Construction Insurance Solutions
- Crouse & Associates
- Delta General Agency Corp.
- ***Gorst Co.***
- *J.M. Wilson*
- *Jimcor Agencies*
- *M.J. Kelly Company*
- *National Indemnity Company*
- *NBIS*
- *Pacific Gateway Insurance Agency*
- *Park Insurance Company*
- Program Brokerage Corporation
- *RLI Transportation*

Legend: East | Midwest | Southeast | Texas/South Central | West | Not Available

(Italicized companies offer binding authority.)

Shelly, Middlebrooks & O'Leary Inc. (St. Petersburg)
Southern Cross Underwriters - All Offices
Specialty Risk Associates Inc.
Truckers Insurance Associates

Courtesy Shuttles
Align General Insurance Agency LLC
AmWINS Transportation Underwriters Inc.
Atlas Financial Holdings Inc. - American Country, American Service, Gateway & Alano Insurance Co's
Gorst Co.
National Indemnity Company
Pacific Gateway Insurance Agency
Park Insurance Company
RLI Transportation
Shelly, Middlebrooks & O'Leary Inc. (St. Petersburg)
Truckers Insurance Associates

Driving Schools
Erickson-Larsen Inc.
Gorst Co.
Pacific Gateway Insurance Agency
RLI Transportation

Dump Trucks
AmWINS Transportation Underwriters Inc.
Gorst Co.
Griffin Underwriting Services
Interline Insurance Services
M.J. Kelly Company
National Advantage Insurance Services Inc.
National Indemnity Company
Park Insurance Company
RPS SAFA St. Louis
RSI International Inc.
Scobie Group- Eau Claire
Shelly, Middlebrooks & O'Leary Inc. (St. Petersburg)
Specialty Risk Associates Inc.
Sun Coast General Insurance Agency
Truckers Insurance Associates

Food Delivery Vehicles
Brightstone Insurance Services LLC
Combined Resources
Gorst Co.
IPC
Norman-Spencer Agency Inc.
Pacific Gateway Insurance Agency
Park Insurance Company
Specialized Insurance
Sunderland Insurance Services Inc.

Garage Liability
Ark-La-Tex Underwriters Inc.
Automotive Risk Mgmt. & Ins. Services Inc.
Delta General Agency Corp.
DMI Insurance Services
Erickson-Larsen Inc.
Excel Insurance Services Inc.
Focus Underwriters LLC
Founders Insurance Company
Gorst Co.
iii of Maryland Inc.
Innovators of New York Inc.
Insurance Innovators Agency Of New England Inc. (Hopedale & W Springfield)
Insurance Innovators of New Jersey Inc.
Insurance Innovators Inc.
LevelFirst
M.J. Kelly Company
McLeckie Insurance Group
National Indemnity Company
Pacific Gateway Insurance Agency
RPS Leicht
RSI International Inc. (Missouri)
Scobie Group- Eau Claire
Shelly, Middlebrooks & O'Leary Inc. (St. Petersburg)
Sierra Specialty
Southern Cross Underwriters - All Offices
Specialty Risk Associates Inc.
Swett & Crawford
U.S. Risk Insurance Group Inc.
Western Security Surplus Insurance Brokers Inc.
Westrope
Zurich North America Commercial

Garbage Trucks
5Star Waste Insurance Program
Brecht & Associates
Gorst Co.
M.J. Kelly Company
Park Insurance Company
RPS SAFA St. Louis
Scobie Group- Eau Claire
Truckers Insurance Associates

Gasoline/Diesel Fuel Haulers
AmWINS Transportation Underwriters Inc.
Erickson-Larsen Inc.
Gresham & Associates Inc. - Indianapolis
National Indemnity Company

Pacific Gateway Insurance Agency
RPS Leicht
Truckers Insurance Associates

Limousines
5Star Public Auto Program
Align General Insurance Agency LLC
AmWINS Transportation Underwriters Inc.
Atlas Financial Holdings Inc. - American Country, American Service, Gateway & Alano Insurance Co's
Bolton & Company
Erickson-Larsen Inc.
Gorst Co.
KF&B Inc.
National Indemnity Company
Pacific Gateway Insurance Agency
Prime Insurance Company
RLI Transportation
Scobie Group- Eau Claire
Shelly, Middlebrooks & O'Leary Inc. (St. Petersburg)
South & Western General Agency Inc.
Truckers Insurance Associates
Wholesale Connection Insurance Services

Mobilehome Transporters
AmWINS Transportation Underwriters Inc.
Pacific Gateway Insurance Agency
Shelly, Middlebrooks & O'Leary Inc. (St. Petersburg)
Truckers Insurance Associates

Motorcycle Dealers
Automotive Risk Mgmt. & Ins. Services Inc.
Continental Brokers Inc.
Gorst Co.
Pacific Gateway Insurance Agency
Platinum Program Managers & Insurance Services Inc.
Shelly, Middlebrooks & O'Leary Inc. (St. Petersburg)
Zurich North America Commercial

Motorcycle Repair Shops
Automotive Risk Mgmt. & Ins. Services Inc.
Continental Brokers Inc.
Gorst Co.
K&M Henderson Insurance Services Inc.
Pacific Gateway Insurance Agency
RoamNet Insurance Marketing Programs
Specialized Insurance

Motorhome/RV Dealers
Automotive Risk Mgmt. & Ins. Services Inc.
DMI Insurance Services
Gorst Co.
McLeckie Insurance Group
Platinum Program Managers & Insurance Services Inc.

Non-Trucking Liability
AmWINS Transportation Underwriters Inc.
Gorst Co.
International Transportation & Marine Agency Inc.
National Advantage Insurance Services Inc.
Park Insurance Company
RLI Transportation
Truckers Insurance Associates

Public Auto
5Star Public Auto Program
Access Point Insurance Services
Align General Insurance Agency LLC
AmWINS Transportation Underwriters Inc.
Arlington/Roe & Co of Indiana
Atlas Financial Holdings Inc. - American Country, American Service, Gateway & Alano Insurance Co's
Bolton & Company
Erickson-Larsen Inc.
Gorst Co.
Greenwich Transportation Underwriters Inc. aka GTU
J.M. Wilson
KF&B Inc.
National Indemnity Company
Northern States Agency
Pacific Gateway Insurance Agency
Park Insurance Company
RLI Transportation
Shelly, Middlebrooks & O'Leary Inc. (Jacksonville & St. Petersburg)
Strickland Insurance Brokers Inc.
Truckers Insurance Associates
U.S. Risk Insurance Group Inc.
Westrope

Public Transportation
5Star Public Auto Program
Align General Insurance Agency LLC
AmWINS Transportation Underwriters Inc.
Atlas Financial Holdings Inc. - American Country, American Service, Gateway & Alano Insurance Co's
CRC Insurance Services - All Offices
Delta General Agency Corp.
KF&B Inc.
M.J. Kelly Company
National Indemnity Company

RLI Transportation
Shelly, Middlebrooks & O'Leary Inc. (St. Petersburg)
Southern Cross Underwriters - All Offices
Truckers Insurance Associates
Tuscano Agency

Sand & Gravel Haulers
AmWINS Transportation Underwriters Inc.
Crouse & Associates
Delta General Agency Corp.
Erickson-Larsen Inc.
Gorst Co.
Gresham & Associates Inc. - Indianapolis
Interline Insurance Services
Norman-Spencer Agency Inc.
Park Insurance Company
Scobie Group- Eau Claire
Shelly, Middlebrooks & O'Leary Inc. (St. Petersburg)
Sun Coast General Insurance Agency
Topa Insurance Company
Truckers Insurance Associates

Tire Dealers
Bolton & Company
Gorst Co.
Pacific Gateway Insurance Agency
Platinum Program Managers & Insurance Services Inc.
RoamNet Insurance Marketing Programs

Tow Trucks
Automotive Risk Mgmt. & Ins. Services Inc.
Brecht & Associates
Crusader Insurance Company
Delta General Agency Corp.
Erickson-Larsen Inc.
Gorst Co.
Griffin Underwriting Services
IMCO
Markel Programs
National Indemnity Company
Pacific Gateway Insurance Agency
Park Insurance Company
Shelly, Middlebrooks & O'Leary Inc. (St. Petersburg)
Southern Insurance Underwriters Inc. CMGA
Specialized Insurance
Strickland Insurance Brokers Inc.
Sun Coast General Insurance Agency

Truckers General Liability
5Star Trucking Program
AmWINS Group Inc. - 50 Offices Nationwide
AmWINS Transportation Underwriters Inc.
Ark-La-Tex Underwriters Inc.
Cochrane and Company
CRC Insurance Services - All Offices
Gorst Co.
Greenwich Transportation Underwriters Inc. aka GTU
Gresham & Associates Inc. - Indianapolis
International Transportation & Marine Agency Inc.
Jimcor Agencies
National Advantage Insurance Services Inc.
NBIS
Northern States Agency
Park Insurance Company
RLI Transportation
Shelly, Middlebrooks & O'Leary Inc. (St. Petersburg)
Strickland Insurance Brokers Inc.
Topa Insurance Company
Transportation Risk Underwriters Inc.
Truckers Insurance Associates
Zurich North America Commercial

Trucks--Intermediate Haul
5Star Trucking Program
AmWINS Group Inc. - 50 Offices Nationwide
AmWINS Transportation Underwriters Inc.
Bolton & Company
Brecht & Associates
Cochrane and Company
CoverXSpecialty
Crouse & Associates
Gorst Co.
Greenwich Transportation Underwriters Inc. aka GTU
J.M. Wilson
Jimcor Agencies
N-Surance Outlets Inc. (Georgia)
National Advantage Insurance Services Inc.
National Indemnity Company
NBIS
Park Insurance Company
Risk Placement Services - Scottsdale
RLI Insurance Company/Mt. Hawley Insurance Company
RLI Transportation
RPS SAFA St. Louis
Swett & Crawford
Topa Insurance Company
Truckers Insurance Associates
Western Surplus Lines Agency Inc.
Yates & Associates Ins. Services

Legend: East | Midwest | Southeast | Texas/South Central | West | Not Available

(Italicized companies offer binding authority.)

Trucks--Long Haul

- *5Star Trucking Program*
- Access Point Insurance Services
- AmWINS Group Inc. - 50 Offices Nationwide
- AmWINS Transportation Underwriters Inc.
- *Arlington/Roe & Co of Indiana*
- *Bolton & Company*
- *Brecht & Associates*
- *Cochrane and Company*
- CoverXSpecialty
- Crouse & Associates
- *Crusader Insurance Company*
- Delta General Agency Corp.
- *Erickson-Larsen Inc.*
- Gorst Co.
- *Greenwich Transportation Underwriters Inc. aka GTU*
- *Gresham & Associates Inc. - Indianapolis*
- Gresham & Associates Inc. - Stockbridge
- Griffin Underwriting Services
- IMCO
- *J.M. Wilson*
- *Jimcor Agencies*
- Midlands Management Corporation
- *N-Surance Outlets Inc. (Georgia)*
- *National Advantage Insurance Services Inc.*
- *National Indemnity Company*
- *NBIS*
- *Pacific Gateway Insurance Agency*
- *Park Insurance Company*
- Program Brokerage Corporation
- Risk Placement Services - Scottsdale
- RLI Insurance Company/Mt. Hawley Insurance Company
- *RLI Transportation*
- RPS SAFA St. Louis
- *Scobie Group- Eau Claire*
- *Shelly, Middlebrooks & O'Leary Inc. (Jacksonville)*
- *Shelly, Middlebrooks & O'Leary Inc. (St. Petersburg)*
- *South & Western General Agency Inc.*
- *Strickland Insurance Brokers Inc.*
- ***Swett & Crawford***
- *Topa Insurance Company*
- *Truckers Insurance Associates*
- Tuscano Agency
- *Western Surplus Lines Agency Inc.*
- Westrope
- Yates & Associates Ins. Services
- Zurich North America Commercial

Trucks--Short Haul

- *5Star Trucking Program*
- AmWINS Group Inc. - 50 Offices Nationwide
- AmWINS Transportation Underwriters Inc.
- *Ark-La-Tex Underwriters Inc.*
- *Bolton & Company*
- Brightstone Insurance Services LLC
- *Erickson-Larsen Inc.*
- Gorst Co.
- *Greenwich Transportation Underwriters Inc. aka GTU*
- *Gresham & Associates Inc. - Indianapolis*
- IMCO
- J.M. Wilson
- Jimcor Agencies
- *N-Surance Outlets Inc. (Georgia)*
- *National Advantage Insurance Services Inc.*
- *National Indemnity Company*
- *NBIS*
- *Northern States Agency*
- *Pacific Gateway Insurance Agency*
- *Park Insurance Company*
- RLI Insurance Company/Mt. Hawley Insurance Company
- *RLI Transportation*
- RPS SAFA St. Louis
- *Shelly, Middlebrooks & O'Leary Inc. (St. Petersburg)*
- *Swett & Crawford*
- *Truckers Insurance Associates*
- *Yates & Associates Ins. Services*

Auto - Personal

All Terrain Vehicles

- *American Modern Insurance Group*
- *American Reliable Insurance Company*
- *Combined Resources*
- *Continental Brokers Inc.*
- Markel American Insurance Co.
- *McGraw Insurance Services*
- *Pacific Specialty Insurance Co.*
- Prime Insurance Company
- *Specialized Insurance*
- *Wildlife Insurance Underwriters LLC*

Antique & Classic Auto

- *American Modern Insurance Group*
- Hagerty Insurance Agency LLC
- *Insurance Center Special Risks Ltd.*

Antique & Custom Motorcycles/Scooters

- Hagerty Insurance Agency LLC

High Performance & Sports Cars

- Hagerty Insurance Agency LLC

High Value Auto - Physical Damage

- Hagerty Insurance Agency LLC

Kit/Replicas/Custom Cars - Physical Damage

- Hagerty Insurance Agency LLC

Mobilehome - Liability & Physical Damage

- *4 All Insurance Services*
- *American Reliable Insurance Company*
- *Anderson & Murison Inc.*
- *Central Agency*
- *iii of Maryland Inc.*
- *Innovators of New York Inc.*
- *Insurance Center Special Risks Ltd.*
- *Insurance Innovators Agency Of New England Inc. (Hopedale)*
- *Insurance Innovators Agency Of New England Inc. (West Springfield)*
- *Insurance Innovators of New Jersey Inc.*
- *Insurance Innovators Inc.*

Motorcycle - Liability & Physical Damage

- *4 All Insurance Services*
- *American Modern Insurance Group*
- *American Reliable Insurance Company*
- *Arlington/Roe & Co of Indiana*
- ***Bolton & Company***
- *Combined Resources*
- Markel American Insurance Co.
- *McGraw Insurance Services*
- *Pacific Specialty Insurance Co.*
- *Specialized Insurance*
- *Wildlife Insurance Underwriters LLC*

Motorcycles & Motor Scooters

- *American Reliable Insurance Company*
- *Central Agency*
- *Insurance Center Special Risks Ltd.*
- *Keller & Co Inc.*
- *McGraw Insurance Services*
- Old American
- *Pacific Specialty Insurance Co.*
- *Specialized Insurance*

Motorhome - Liability & Physical Damage

- *American Reliable Insurance Company*
- *MexiPass International Insurance Services LLC*
- *Specialized Insurance*

Motorhomes/RVs

- *4 All Insurance Services*
- *American Reliable Insurance Company*
- *Keller & Co Inc.*
- *McGraw Insurance Services*
- Old American
- *Pacific Specialty Insurance Co.*
- Prime Insurance Company
- Southeast Surplus Underwriters General Agency Inc.
- *Specialized Insurance*
- *Wildlife Insurance Underwriters LLC*

Nonstandard Personal Auto Liability & Phys Dmg

- *Abram Interstate Insurance Services Inc.*
- *Arrowhead General Insurance Agency Inc.*
- Old American
- SCJ Insurance Services
- *Specialized Insurance*
- *Sun Coast General Insurance Agency*
- *Topa Insurance Company*

Nonstandard Personal Auto Liability (only)

- *Founders Insurance Company*
- SCJ Insurance Services
- *Specialized Insurance*

RV - Liability & Physical Damage

- 4 All Insurance Services
- *Specialized Insurance*

Snowmobiles

- *American Modern Insurance Group*
- *Insurance Center Special Risks Ltd.*
- *McGraw Insurance Services*
- *Pacific Specialty Insurance Co.*
- *Specialized Insurance*

Travel Trailers & Campers

- *American Reliable Insurance Company*
- *Combined Resources*
- *Keller & Co Inc.*
- *McGraw Insurance Services*
- *Pacific Specialty Insurance Co.*
- *Specialized Insurance*

Aviation

Air Cargo

- *Arlington/Roe & Co of Kentucky*
- Atlas Insurance Group
- *Colt International Risk Management*
- *International Transportation & Marine Agency Inc.*
- *IPA Risk Management LLC*
- Response Aviation Ins. Svcs, a Div Shaw, Moses, Mendenhall & Assoc.
- TCA Inc.
- Wyvern International Insurance Brokers

Aircraft Products Liability

- *Arlington/Roe & Co of Kentucky*
- Atlas Insurance Group
- Boston Insurance Brokerage
- Centurion Insurance Group
- Colt International Risk Management
- LIG Marine Managers
- NeitClem Wholesale Insurance Brokerage Inc.
- Response Aviation Ins. Svcs, a Div Shaw, Moses, Mendenhall & Assoc.
- Wholesale Connection Insurance Services

Airplanes--Business/Corporate

- *Arlington/Roe & Co of Kentucky*
- Atlas Insurance Group
- Blais E&S Agency of Texas, Ltd. (Austin)
- Blais E&S Agency of Texas, Ltd. (Dallas)
- Blais E&S Agency of Texas, Ltd. (Houston)
- Centurion Insurance Group
- Colt International Risk Management
- LIG Marine Managers
- Response Aviation Ins. Svcs, a Div Shaw, Moses, Mendenhall & Assoc.
- Wholesale Connection Insurance Services

Airplanes--Private Pleasure

- *Arlington/Roe & Co of Kentucky*
- Blais E&S Agency of Texas, Ltd. (Austin)
- Blais E&S Agency of Texas, Ltd. (Dallas)
- Blais E&S Agency of Texas, Ltd. (Houston)
- Colt International Risk Management
- *Old United Casualty Co. (DBA Vantage Casualty Co. in CA only)*
- Prime Insurance Company
- Response Aviation Ins. Svcs, a Div Shaw, Moses, Mendenhall & Assoc.
- U.S. Risk Insurance Group Inc.
- Wholesale Connection Insurance Services

Airport Owners/Operators Liability

- Arlington/Roe & Co of Indiana
- *Arlington/Roe & Co of Kentucky*
- Atlas Insurance Group
- Blais E&S Agency of Texas, Ltd. (Austin)
- Blais E&S Agency of Texas, Ltd. (Dallas)
- Blais E&S Agency of Texas, Ltd. (Houston)
- Centurion Insurance Group
- Colt International Risk Management
- LIG Marine Managers
- Response Aviation Ins. Svcs, a Div Shaw, Moses, Mendenhall & Assoc.
- U.S. Risk Insurance Group Inc.
- Wholesale Connection Insurance Services

Airports (Private)

- *Arlington/Roe & Co of Kentucky*
- Atlas Insurance Group
- Centurion Insurance Group
- Colt International Risk Management
- Response Aviation Ins. Svcs, a Div Shaw, Moses, Mendenhall & Assoc.
- Wholesale Connection Insurance Services

Airshows

- *Arlington/Roe & Co of Kentucky*
- *Colt International Risk Management*

Aviation (General)

- AmWINS Group Inc. - 50 Offices Nationwide
- *Arlington/Roe & Co of Indiana*
- *Arlington/Roe & Co of Kentucky*
- Atlas Insurance Group
- Blais E&S Agency of Texas, Ltd. (Austin)
- Blais E&S Agency of Texas, Ltd. (Dallas)
- Blais E&S Agency of Texas, Ltd. (Houston)
- Colt International Risk Management
- *Continental Brokers Inc.*
- *MacAfee & Edwards Inc. - Mexican Insurance Specialist*
- Response Aviation Ins. Svcs, a Div Shaw, Moses, Mendenhall & Assoc.
- Wholesale Connection Insurance Services
- *Wildlife Insurance Underwriters LLC*

Crop Dusters

- *Arlington/Roe & Co of Kentucky*
- Colt International Risk Management
- *Continental Brokers Inc.*
- Response Aviation Ins. Svcs, a Div Shaw, Moses, Mendenhall & Assoc.
- *Wildlife Insurance Underwriters LLC*

Ferry Flights

- *Colt International Risk Management*
- *Old United Casualty Co. (DBA Vantage Casualty Co. in CA only)*
- Response Aviation Ins. Svcs, a Div Shaw, Moses, Mendenhall & Assoc.

Legend: East Midwest Southeast Texas/South Central West Not Available (Italicized companies offer binding authority.)

Fixed Base Operators
- *Arlington/Roe & Co of Kentucky*
- Atlas Insurance Group
- Centurion Insurance Group
- Colt International Risk Management
- Environmental Insurance Agency (EIA)
- Response Aviation Ins. Svcs, a Div Shaw, Moses, Mendenhall & Assoc.

Hangar Keepers Liability
- *Arlington/Roe & Co of Kentucky*
- Atlas Insurance Group
- Colt International Risk Management
- *Continental Brokers Inc.*
- LIG Marine Managers
- Response Aviation Ins. Svcs, a Div Shaw, Moses, Mendenhall & Assoc.
- Wholesale Connection Insurance Services

Helicopters
- *Arlington/Roe & Co of Kentucky*
- Atlas Insurance Group
- Colt International Risk Management
- LIG Marine Managers
- Response Aviation Ins. Svcs, a Div Shaw, Moses, Mendenhall & Assoc.
- Wholesale Connection Insurance Services

Hot Air Balloons
- *Colt International Risk Management*
- Prime Insurance Company

Satellites
- *Colt International Risk Management*

Bonds

Bankers Blanket Bond High Limits
- Blais E&S Agency of Texas, Ltd. (Dallas)
- Blais E&S Agency of Texas, Ltd. (Houston)
- Gerald J. Wilkoff Inc.
- J.B. Lloyd & Associates LLC
- Lapre Scali & Company
- SURETY ONE Inc.
- Swett & Crawford
- *Universal Service Agency Inc.*

Bankers Special Bond
- Gerald J. Wilkoff Inc.
- J.B. Lloyd & Associates LLC
- Lapre Scali & Company
- SURETY ONE Inc.
- *Universal Service Agency Inc.*

Contractors License Bonds
- *Cochrane and Company*
- *Combined Resources*
- *Focus Underwriters LLC*
- *Gerald J. Wilkoff Inc.*
- Griffin Underwriting Services
- *HCC Surety Group*
- *Lapre Scali & Company*
- *Ox Bonding Insurance Services*
- RLI Insurance Company/Mt. Hawley Insurance Company
- *Specialized Insurance*
- *SURETY ONE Inc.*
- SWBC
- The Insco Dico Group
- Travelers
- *Universal Service Agency Inc.*

Customs Bonds
- *Colt International Risk Management*
- *Lapre Scali & Company*
- *SURETY ONE Inc.*
- *Universal Service Agency Inc.*

Employee Benefit Plans Liability
- Lapre Scali & Company
- *SURETY ONE Inc.*
- *Universal Service Agency Inc.*
- *World Wide Specialty Programs Inc.*

Excess Fidelity Bonds
- J.B. Lloyd & Associates LLC
- Lapre Scali & Company
- *ProSurance Group Inc.*
- *SURETY ONE Inc.*
- *Universal Service Agency Inc.*

Financial Guarantee Bonds
- Gerald J. Wilkoff Inc.
- J.B. Lloyd & Associates LLC
- *Lapre Scali & Company*
- *SURETY ONE Inc.*
- *Universal Service Agency Inc.*

Hazardous Waste Contractors Bonds
- *American Safety Insurance Services Inc.*
- Lapre Scali & Company
- *SURETY ONE Inc.*
- *Universal Service Agency Inc.*

Medicare Provider Bonds
- *Lapre Scali & Company*
- *Ox Bonding Insurance Services*
- SURETY ONE Inc.
- *Universal Service Agency Inc.*

Performance & Payment Bonds
- Access Point Insurance Services
- Arlington/Roe & Co of Indiana
- *Focus Underwriters LLC*
- Gerald J. Wilkoff Inc.
- *HCC Surety Group*
- *Lapre Scali & Company*
- MexiPass International Insurance Services LLC
- *Ox Bonding Insurance Services*
- *SURETY ONE Inc.*
- The Insco Dico Group
- *Universal Service Agency Inc.*

Self Insured Workers
- Lapre Scali & Company
- *SURETY ONE Inc.*
- *Universal Service Agency Inc.*

Sub Division Bonds
- Lapre Scali & Company
- *Ox Bonding Insurance Services*
- *SURETY ONE Inc.*
- The Insco Dico Group
- *Universal Service Agency Inc.*

Surety Bonds - Contractors
- *American Safety Insurance Services Inc.*
- *Cochrane and Company*
- Gerald J. Wilkoff Inc.
- *HCC Surety Group*
- *J.M. Wilson*
- *Lapre Scali & Company*
- *Ox Bonding Insurance Services*
- RLI Insurance Company/Mt. Hawley Insurance Company
- *SURETY ONE Inc.*
- *The Insco Dico Group*
- Travelers
- *Universal Service Agency Inc.*

Surety Bonds - Misc. and Special Risks
- *Colt International Risk Management*
- *Focus Underwriters LLC*
- *J.M. Wilson*
- *Lapre Scali & Company*
- *Ox Bonding Insurance Services*
- RLI Insurance Company/Mt. Hawley Insurance Company
- *Sports & Fitness Insurance Corporation (SFIC)*
- *SURETY ONE Inc.*
- *Universal Service Agency Inc.*

Surety Bonds - Prof. Liability
- Gerald J. Wilkoff Inc.
- Lapre Scali & Company
- *Ox Bonding Insurance Services*
- ProSurance Group Inc.
- *SURETY ONE Inc.*
- *SWBC*
- *Universal Service Agency Inc.*

Surety License Bonds
- *Colt International Risk Management*
- *Continental Brokers Inc.*
- Gerald J. Wilkoff Inc.
- *HCC Surety Group*
- *Lapre Scali & Company*
- *Ox Bonding Insurance Services*
- RLI Insurance Company/Mt. Hawley Insurance Company
- *SURETY ONE Inc.*
- The Insco Dico Group
- TitlePac Inc.
- *Universal Service Agency Inc.*

Third Party Fidelity Coverage
- *Izzo Insurance Services Inc.*
- Lapre Scali & Company
- *ProSurance Group Inc.*
- *SURETY ONE Inc.*
- *Universal Service Agency Inc.*
- *World Wide Specialty Programs Inc.*

Business Risks

Bed Bug Infestation
- Network E&S Insurance Brokers LLC
- *Professional Liability Ins. Svcs Inc. - Underwriting Facilities*

Business Owners Policy
- *Abram Interstate Insurance Services Inc.*
- *Advanced E&S Group - Midwest Region*
- AmWINS Group Inc. - 50 Offices Nationwide
- *Anderson & Murison Inc.*
- *Continental Brokers Inc.*
- Ellen Ullo Insurance Agency
- *GIC Underwriters Inc.*
- *Gresham & Associates Inc. - Stockbridge*
- Independent Insurance Agents & Brokers California (IIABCal)
- *RoamNet Insurance Marketing Programs*
- Shelly, Middlebrooks & O'Leary Inc. (Jacksonville)
- Specialty Programs and Facilities Managers Inc. (AmWINS)
- *Sports & Fitness Insurance Corporation (SFIC)*
- *SWBC*
- *Topa Insurance Company*

Care Custody/Control Liability (P.D.)
- ***The Mechanic Group Inc.***
- *World Wide Specialty Programs Inc.*

Corporate Fiduciary Liability
- Gerald J. Wilkoff Inc.
- RLI Insurance Company/Mt. Hawley Insurance Company
- Swett & Crawford
- Synergy Professional Associates Inc.

Cyber Liability
- *Allied Protector Plan*
- Apogee Insurance Group, a Berkshire Hathaway Company
- Bailey Special Risks Inc.
- Blais E&S Agency of Texas, Ltd. (Austin)
- Blais E&S Agency of Texas, Ltd. (Dallas)
- E.L.M. Insurance Brokers
- *Euclid Managers LLC*
- Executive Perils
- IT Risk Managers Inc.
- *Norman-Spencer International Inc.*
- **Partners Specialty Group LLC**
- R.E. Chaix & Assoc.
- *RPS Technology & Cyber*
- *Southern Cross Underwriters - All Offices*
- *Specialty Global, a Div of Capitol Ins. Co's*
- *Sports & Fitness Insurance Corporation (SFIC)*
- ***Stuckey and Company***
- SWBC
- Swett & Crawford
- *The Navigators Group Inc.*
- *ThinkRisk Underwriting Agency*
- Travelers
- *World Wide Specialty Programs Inc.*

Employee Benefit Plans Liability
- Gerald J. Wilkoff Inc.
- Swett & Crawford
- *World Wide Specialty Programs Inc.*

Employers Liability
- AmWINS Group Inc. - 50 Offices Nationwide
- CRC Insurance Services - All Offices
- Executive Perils
- Jimcor Agencies
- Monitor Liability Managers LLC
- *Negley Associates*
- *Sports & Fitness Insurance Corporation (SFIC)*
- *World Wide Specialty Programs Inc.*

Extended, Product Warranty & Service Contracts
- Financial Risk Solutions Inc.

Fiduciary Liability
- Centurion Insurance Group
- Executive Perils
- Gerald J. Wilkoff Inc.
- Gumtree Wholesale Insurance Brokers Inc.
- RLI Insurance Company/Mt. Hawley Insurance Company
- Swett & Crawford
- Synergy Professional Associates Inc.
- U.S. Risk Insurance Group Inc.

Food Borne Illness
- Insurance Innovators Inc.
- Partners Specialty Group LLC
- *Professional Liability Ins. Svcs Inc. - Underwriting Facilities*
- Sierra Specialty
- Swett & Crawford

Gap/Buffer Layer Liability
- Partners Specialty Group LLC

Identity Theft
- Bailey Special Risks Inc.
- *IT Risk Managers Inc.*
- **Partners Specialty Group LLC**
- Travelers
- USX/S
- *World Wide Specialty Programs Inc.*

In-Home Businesses
- RLI Insurance Company/Mt. Hawley Insurance Company
- *South & Western General Agency Inc.*
- *Specialty Risk Associates Inc.*

IT Consultants Errors & Omissions
- *5Star Professional Programs*
- Bailey Special Risks Inc.
- *Euclid Managers LLC*

Legend: East | Midwest | Southeast | Texas/South Central | West | Not Available

(Italicized companies offer binding authority.)

Executive Perils
Jacobs & Associates Inc.
K&M Henderson Insurance Services Inc.
Ohio E & S Agency Inc.
RPS Technology & Cyber
Southern Cross Underwriters - All Offices
Specialty Global, a Div of Capitol Ins. Co's

Kidnap, Ransom & Extortion

Access E&S Insurance Services (CA)
ARC West Coast Excess & Surplus Brokerage LLC
Bailey Special Risks Inc.
Centurion Insurance Group
Clements Worldwide
Executive Perils
Gabor Insurance Services Inc.
Liberty International Underwriters
MarketScout
MexiPass International Insurance Services LLC
Partners Specialty Group LLC
Petersen International Underwriters
Quirk & Company
Travelers

Limited Partnership Liability/Partnership

Blais E&S Agency of Texas, Ltd. (Houston)
Boston Insurance Brokerage
Executive Perils
Swett & Crawford
Travelers

Loss Mitigation

Swett & Crawford

Medical Testing Labs

Centurion Insurance Group
Partners Specialty Group LLC
Swett & Crawford
Tennant Risk Services

Mergers & Acquisitions

Concord Specialty Risk

Reps and Warranties

Swett & Crawford

Self Storage Risks

MiniCo Insurance Agency LLC
Southeast Surplus Underwriters General Agency Inc.
SWBC

Sexual Abuse Liability

Alliance of Nonprofits for Ins. Risk Retention Group
Negley Associates
Nonprofits' Insurance Alliance of Calif.
Partners Specialty Group LLC
Prime Insurance Company
Professional Program Insurance Brokerage
Swett & Crawford
THOMCO, a Markel Company
World Wide Specialty Programs Inc.

Sexual Harassment Legal Expense

Swett & Crawford
World Wide Specialty Programs Inc.

Warranty Protection Coverage

IPA Risk Management LLC

Contractors & Related

Alarm Contractors

All Risks Ltd.
American Underwriting Managers
Anchor Bay Insurance Managers Inc.
Ark-La-Tex Underwriters Inc.
Ashley General Agency
Atlantic Casualty Insurance Company
Atlantic Specialty Lines of VA LLC
Brownyard Programs Ltd.
Burns & Wilcox - All Offices
Chopra Insurance Brokerage Inc.
Costanza Insurance Agency Inc.
CoverXSpecialty
Excel Insurance Services Inc.
GIC Underwriters Inc.
Izzo Insurance Services Inc.
Jacobs & Associates Inc.
Keller & Co Inc.
Morstan General Agency of Florida II Inc.
Network E&S Insurance Brokers LLC
Northern States Agency
Ohio E & S Agency Inc.
Orion Commercial Insurance Services Inc.
Quaker Special Risk (Florida)
Quaker Special Risk (Mass.)
Quaker Special Risk (New York)
RLI Specialty Programs
Scobie Group- Eau Claire

Specialty Risk Associates Inc.
The Mechanic Group Inc.

Architects & Engineers

5Star Professional Programs
Admiral Insurance Co.
AmWINS Group Inc. - 50 Offices Nationwide
Apogee Insurance Group, a Berkshire Hathaway Company
ASLPro
Atlantic Specialty Lines of Pennsylvania LLC
Boston Insurance Brokerage
Burns & Wilcox - All Offices
Construction Insurance Partners
Continental Brokers Inc.
Executive Perils
Gumtree Wholesale Insurance Brokers Inc.
International Excess Companies
Jacobs & Associates Inc.
Liberty International Underwriters
Monitor Liability Managers LLC
Ohio E & S Agency Inc.
Quaker Special Risk (Florida)
Quaker Special Risk (Mass.)
Quaker Special Risk (New York)
Quirk & Company
Southern Cross Underwriters - All Offices
Swett & Crawford

Artisan Contractor Program

Advanced E&S Group - Midwest Region
American Underwriting Managers
Anderson & Murison Inc.
Arlington/Roe & Co of Indiana
Atlantic Specialty Lines of Florida
Atlantic Specialty Lines of Texas LLC
BJW Insurance Services LLC
Brecht & Associates
Builders & Tradesmen's Insurance Services Inc.
Chopra Insurance Brokerage Inc.
Combined Resources
Construction Insurance Solutions
Crouse & Associates
Delta General Agency Corp.
Focus Underwriters LLC
Gresham & Associates Inc. - Jacksonville
iii of Maryland Inc.
Innovators of New York Inc.
Insurance Innovators Agency Of New England Inc. (Hopedale)
Insurance Innovators Agency Of New England Inc. (West Springfield)
Insurance Innovators of New Jersey Inc.
Insurance Innovators Inc.
Jacobs & Associates Inc.
Klein & Costa Insurance Services
Lionheart Insurance Services
M.J. Hall & Company Inc.
Meadowbrook Insurance Group
National Advantage Insurance Services Inc.
Network E&S Insurance Brokers LLC
Ohio E & S Agency Inc.
Pacific Excess Insurance Marketing
R.E. Chaix & Assoc.
RIC Insurance General Agency Inc.
Risk Placement Services - Dallas
Risk Placement Services/Lemac
Scobie Group- Eau Claire
South Texas General Insurance Agency
Specialized Insurance
Specialty Risk Associates Inc.
Tangram Insurance Services
Trinity E&S Insurance Services Inc. (Bermuda Dunes, CA)
United Contractors Insurance Agency
Yates & Associates Ins. Services

Artisan Contractors

A.I.I. Insurance Brokerage of Mass. Inc.
Access Point Insurance Services
Advanced E&S Group - Midwest Region
Agency Intermediaries Inc.
All Risks Ltd.
AMC Insurance Services
American Safety Insurance Services Inc.
AmWINS Group Inc. - 50 Offices Nationwide
Anchor Bay Insurance Managers Inc.
Appalachian Underwriters Inc.
Arrowhead General Insurance Agency Inc.
Ashley General Agency
Atlantic Casualty Insurance Company
Atlantic Specialty Lines - Midwest
Atlas Financial Holdings Inc. - American Country, American Service, Gateway & Alano Insurance Co's
Bliss & Glennon Central
Bliss & Glennon Inc.
Braishfield Associates Inc.
Builders & Tradesmen's Insurance Services Inc.
Burns & Wilcox - All Offices
Central Agency
Chopra Insurance Brokerage Inc.
CID Insurance Programs Inc.
Ck Specialty Insurance Associates - All Offices
Cochrane and Company

Combined Resources
Construction Insurance Solutions
Crusader Insurance Company
Empire Underwriters
Excel Insurance Services Inc.
Gabor Insurance Services Inc.
GIC Underwriters Inc.
Gorst Co.
Gresham & Associates Inc. - Springfield
Horizon E & S Insurance Brokerage
Insurance Center Special Risks Ltd.
J.E. Brown & Associates
James River Insurance Company
Jimcor Agencies
Joseph Krar & Associates Inc.
Keller & Co Inc.
LevelFirst
M.J. Kelly Company
MacNeill Group Inc., CMGA
McClelland and Hine Inc.
Midlands Management Corporation
Monarch E&S Insurance Services
N-Surance Outlets Inc. (Georgia)
National Indemnity Company
Nautilus Insurance Co. & Great Divide Ins. Co.
NeitClem Wholesale Insurance Brokerage Inc.
Norman-Spencer Agency Inc.
Northern States Agency
Orion Commercial Insurance Services Inc.
Partners Specialty Group LLC
Patriot National Underwriters Inc.
Prime Insurance Company
Quaker Special Risk (New Jersey)
Quirk & Company
Roush Insurance Services Inc.
RPS Leicht
RSI International Inc. (Missouri)
Russell Bond & Co. Inc.
Sierra Specialty
Socius Insurance Services Inc.
South & Western General Agency Inc.
Southeast Surplus Underwriters General Agency Inc.
Specialized Insurance
Strickland Insurance Brokers Inc.
Sun Coast General Insurance Agency
Tangram Insurance Services
Texas Commercial Insurance Facilities
U.S. Risk Insurance Group Inc.
Unifax Insurance Systems Inc.
United Contractors Insurance Agency
Vintage Underwriters
Western Security Surplus Insurance Brokers Inc.
Western Surplus Lines Agency Inc.
Westrope Insurance Managers of Florida LLC
Wholesale Connection Insurance Services
Woodlands Insurance Services LLC

Asbestos Abatement Contractors

Access E&S Insurance Services (CA)
American Safety Insurance Services Inc.
American Underwriting Managers
Beacon Hill Associates Inc.
Berkley Specialty Underwriting Managers LLC - Environmental Division
Environmental Insurance Agency (EIA)
Freberg Environmental Inc.
Ohio E & S Agency Inc.
PartnerOne Environmental
Rockhill/NECC Environmental

Builders Risk

A.I.I. Insurance Brokerage of Mass. Inc.
Access Point Insurance Services
Agency Intermediaries Inc.
AMC Insurance Services
American Safety Insurance Services Inc.
American Underwriting Managers
AmWINS Group Inc. - 50 Offices Nationwide
Anchor Bay Insurance Managers Inc.
Ark-La-Tex Underwriters Inc.
Arlington/Roe & Co of Indiana
Atlantic Specialty Lines of VA LLC
Boston Insurance Brokerage
Britt/Paulk Insurance Agency Inc.
Builders & Tradesmen's Insurance Services Inc.
Burns & Wilcox - All Offices
Canon Insurance Service
Capitol Insurance Companies
Central Agency
Chopra Insurance Brokerage Inc.
Combined Resources
Commercial Sector Insurance Brokers LLC
Construction Insurance Partners
Continental Risk Insurance Services
CoverXSpecialty
CRC Insurance Services - All Offices
Crouse & Associates
Gresham & Associates Inc. - Jacksonville
Gresham & Associates Inc. - Stockbridge
Gridiron Insurance Underwriters Inc.
iii of Maryland Inc.

Innovators of New York Inc.
Insurance Innovators Agency Of New England Inc. (Hopedale)
Insurance Innovators Agency Of New England Inc. (West Springfield)
Insurance Innovators of New Jersey Inc.
Insurance Innovators Inc.
International Excess Companies
Jimcor Agencies
Klein & Costa Insurance Services
LevelFirst
Liberty International Underwriters
Lionheart Insurance Services
M.J. Hall & Company Inc.
MarketScout
MAXIMUM
Midlands Management Corporation
Midlands Management of Texas Inc.
NeitClem Wholesale Insurance Brokerage Inc.
Network E&S Insurance Brokers LLC
Partners Specialty Group LLC
Program Brokerage Corporation
Quaker Special Risk (New Jersey)
Risk Placement Services - Dallas
RPS Leicht
RSI International Inc. (Missouri)
S.H. Smith & Company Inc. - 7 Offices Nationwide
Sierra Specialty
Southeast Surplus Underwriters General Agency Inc.
Southern Cross Underwriters - All Offices
Specialized Insurance
Specialty Programs and Facilities Managers Inc. (AmWINS)
Specialty Risk Associates Inc.
Swett & Crawford
TAPCO Underwriters Inc.
Technical Risk Underwriters
The Navigators Group Inc.
Trinity E&S Insurance Services Inc. (Bermuda Dunes, CA)
Vintage Underwriters
Western Security Surplus Insurance Brokers Inc.
Westrope
Westrope Insurance Managers of Florida LLC
Worldwide Facilities Inc. - All Offices

Builders Risk Installation Floater
Britt/Paulk Insurance Agency Inc.
Builders & Tradesmen's Insurance Services Inc.
Chopra Insurance Brokerage Inc.
Gridiron Insurance Underwriters Inc.
Horizon E & S Insurance Brokerage
Technical Risk Underwriters

Building Materials Dealers
Chopra Insurance Brokerage Inc.
Partners Specialty Group LLC

Cable Line Installers
Patriot National Underwriters Inc.

COC Program
Builders & Tradesmen's Insurance Services Inc.
Burns & Wilcox - All Offices
Chopra Insurance Brokerage Inc.
Ck Specialty Insurance Associates - All Offices
Gorst Co.
Gray-Stone & Company Inc.
MexiPass International Insurance Services LLC
Monarch E&S Insurance Services
NeitClem Wholesale Insurance Brokerage Inc.
R.E. Chaix & Assoc.
RIC Insurance General Agency Inc.
Swett & Crawford
Technical Risk Underwriters
United Contractors Insurance Agency

Concrete Mix-In-Transit
AmWINS Group Inc. - 50 Offices Nationwide
AmWINS Transportation Underwriters Inc.
National Indemnity Company
Norman-Spencer Agency Inc.
Pacific Gateway Insurance Agency
United Contractors Insurance Agency

Concrete Pumpers
AmWINS Transportation Underwriters Inc.
NBIS
Norman-Spencer Agency Inc.
Pacific Gateway Insurance Agency
United Contractors Insurance Agency

Construction Liability
A & B Insurance Solutions LLC
Alliant Specialty Insurance Services Inc.
American Safety Insurance Services Inc.
Bass Underwriters
Builders & Tradesmen's Insurance Services Inc.
Central Agency
Chopra Insurance Brokerage Inc.
Construction Insurance Solutions
Empire Underwriters
Griffin Underwriting Services
HCC Specialty
James Klein Insurance
K&M Henderson Insurance Services Inc.
LevelFirst
Liberty International Underwriters
MAXIMUM
NeitClem Wholesale Insurance Brokerage Inc.
PartnerOne Environmental
Partners Specialty Group LLC
Program Brokerage Corporation
S.H. Smith & Company Inc. - 7 Offices Nationwide
Socius Insurance Services Inc.
Sterling Underwriters
Swett & Crawford
TAPCO Underwriters Inc.
Technical Risk Underwriters
The Navigators Group Inc.
United Contractors Insurance Agency
USX/S
Westrope
Worldwide Facilities Inc. - All Offices

Construction Wrap-Ups
Access Point Insurance Services
AmWINS Group Inc. - 50 Offices Nationwide
Construction Insurance Partners
Empire Underwriters
K&M Henderson Insurance Services Inc.
M.J. Hall & Company Inc.
Partners Specialty Group LLC
Technical Risk Underwriters
The Navigators Group Inc.
Towerstone Inc.
Worldwide Facilities Inc. - All Offices
Wrap Up Insurance Solutions

Contractors Design & Build Liability
Admiral Insurance Co.
HCC Specialty
Professional Underwriters Agency Inc.
United Contractors Insurance Agency
Victor O. Schinnerer & Co.

Contractors Equipment
Admiral Insurance Co.
AmWINS Group Inc. - 50 Offices Nationwide
Ark-La-Tex Underwriters Inc.
Britt/Paulk Insurance Agency Inc.
Builders & Tradesmen's Insurance Services Inc.
Burns & Wilcox - All Offices
Chopra Insurance Brokerage Inc.
Commercial Sector Insurance Brokers LLC
Construction Insurance Solutions
Crouse & Associates
Gresham & Associates Inc. - Springfield
Gridiron Insurance Underwriters Inc.
Klein & Costa Insurance Services
NBIS
Philadelphia Insurance Companies
Quirk & Company
S.H. Smith & Company Inc. - 7 Offices Nationwide
South Texas General Insurance Agency
Southeast Surplus Underwriters General Agency Inc.
Sterling Underwriters
Strickland Insurance Brokers Inc.
Trinity E&S Insurance Services Inc. (Bermuda Dunes, CA)
United Contractors Insurance Agency
Western Surplus Lines Agency Inc.
Western World Insurance Group
Westrope Insurance Managers of Florida LLC
Wholesale Connection Insurance Services
Woodlands Insurance Services LLC

Contractors Paper
American Underwriting Managers
Atlantic Specialty Lines of Pennsylvania LLC
Chopra Insurance Brokerage Inc.
Horizon E & S Insurance Brokerage
Jacobs & Associates Inc.
Lionheart Insurance Services
Quaker Special Risk (Florida)
Quaker Special Risk (Mass.)
Quaker Special Risk (New Jersey)
Quaker Special Risk (New York)
RPS SAFA St. Louis
Sierra Specialty
Sterling Underwriters
Texas Commercial Insurance Facilities
United Contractors Insurance Agency

Contractors Pollution Liability
Alliant Specialty Insurance Services Inc.
American Safety Insurance Services Inc.
Ashley General Agency
Atlantic Specialty Lines - Midwest
Beacon Hill Associates Inc.
Berkley Specialty Underwriting Managers LLC - Environmental Division
BJW Insurance Services LLC
Boston Insurance Brokerage
Chopra Insurance Brokerage Inc.
Cochrane and Company
Construction Insurance Partners
Crouse & Associates
Empire Underwriters
Environmental Insurance Agency (EIA)
Erickson-Larsen Inc.
Freberg Environmental Inc.
Gray-Stone & Company Inc.
Gumtree Wholesale Insurance Brokers Inc.
Horizon E & S Insurance Brokerage
Jimcor Agencies
Liberty International Underwriters
Midlands Management Corporation
Midlands Management of Texas Inc.
Morstan General Agency of Florida II Inc.
Orion Commercial Insurance Services Inc.
Partners Specialty Group LLC
Patriot National Underwriters Inc.
Program Brokerage Corporation
R.E. Chaix & Assoc.
Risk Placement Services/Lemac
RLI Specialty Programs
Rockhill/NECC Environmental
S.H. Smith & Company Inc. - 7 Offices Nationwide
Victor O. Schinnerer & Co.
Western Surplus Lines Agency Inc.
Worldwide Facilities Inc. - All Offices

Contractors-Remodeling
Access Point Insurance Services
American Safety Insurance Services Inc.
Anchor Bay Insurance Managers Inc.
Appalachian Underwriters Inc.
Atlantic Casualty Insurance Company
Brecht & Associates
Builders & Tradesmen's Insurance Services Inc.
Burns & Wilcox - All Offices
Central Agency
Chopra Insurance Brokerage Inc.
Crouse & Associates
Horizon E & S Insurance Brokerage
Keller & Co Inc.
Klein & Costa Insurance Services
Lionheart Insurance Services
M.J. Hall & Company Inc.
N-Surance Outlets Inc. (Georgia)
NeitClem Wholesale Insurance Brokerage Inc.
Orion Commercial Insurance Services Inc.
Partners Specialty Group LLC
Risk Placement Services/Lemac
RLI Specialty Programs
RPS Leicht
RSI International Inc. (Missouri)
Sierra Specialty
Specialized Insurance
Sterling Underwriters
Tangram Insurance Services
Trinity E&S Insurance Services Inc. (Bermuda Dunes, CA)
United Contractors Insurance Agency
Yates & Associates Ins. Services

Crane & Rigging Contractors
Atlantic Specialty Lines of VA LLC
Berkley Specialty Underwriting Managers
Burns & Wilcox - All Offices
Commercial Sector Insurance Brokers LLC
Crouse & Associates
Erickson-Larsen Inc.
Gresham & Associates Inc. - Springfield
iii of Maryland Inc.
Innovators of New York Inc.
Insurance Innovators Agency Of New England Inc. (Hopedale)
Insurance Innovators Agency Of New England Inc. (West Springfield)
Insurance Innovators of New Jersey Inc.
Insurance Innovators Inc.
NBIS
Norman-Spencer Agency Inc.
Partners Specialty Group LLC
Woodlands Insurance Services LLC

Custom Home Builders
Access Point Insurance Services
American Safety Insurance Services Inc.
Appalachian Underwriters Inc.
Atlantic Specialty Lines of Pennsylvania LLC
BJW Insurance Services LLC
Chopra Insurance Brokerage Inc.
Crouse & Associates
Empire Underwriters
Horizon E & S Insurance Brokerage
James River Insurance Company
M.J. Hall & Company Inc.
Monarch E&S Insurance Services
NeitClem Wholesale Insurance Brokerage Inc.
Partners Specialty Group LLC
Patriot National Underwriters Inc.
Quaker Special Risk (Florida)
Quaker Special Risk (Mass.)
Quaker Special Risk (New Jersey)
Quaker Special Risk (New York)
R.E. Chaix & Assoc.

Legend: East Midwest Southeast Texas/South Central West Not Available *(Italicized companies offer binding authority.)*

Risk Placement Services/Lemac
RPS SAFA St. Louis
Sierra Specialty
Southern Cross Underwriters - All Offices
TAPCO Underwriters Inc.
Trinity E&S Insurance Services Inc. (Bermuda Dunes, CA)
Western Security Surplus Insurance Brokers Inc.
Worldwide Facilities Inc. - All Offices
Yates & Associates Ins. Services

Demolition Contractors Liability

A.I.I. Insurance Brokerage of Mass. Inc.
Access Point Insurance Services
AmWINS Group Inc. - 50 Offices Nationwide
Atlantic Casualty Insurance Company
BJW Insurance Services LLC
Commercial Sector Insurance Brokers LLC
Jacobs & Associates Inc.
James River Insurance Company
Keller & Co Inc.
Ohio E & S Agency Inc.
Partners Specialty Group LLC
Philadelphia Insurance Companies
Quaker Special Risk (New Jersey)
RSI International Inc. (Missouri)
Western World Insurance Group

Electricians

Network E&S Insurance Brokers LLC
United Contractors Insurance Agency

Elevator Contractors

Partners Specialty Group LLC
Swett & Crawford

Environmental Contractors

Access E&S Insurance Services (CA)
Access E&S Insurance Services (VA)
American Safety Insurance Services Inc.
AmWINS Group Inc. - 50 Offices Nationwide
Anchor Bay Insurance Managers Inc.
Apogee Insurance Group, a Berkshire Hathaway Company
Beacon Hill Associates Inc.
Berkley Specialty Underwriting Managers LLC - Environmental Division
Boston Insurance Brokerage
Burns & Wilcox - All Offices
Chopra Insurance Brokerage Inc.
Commercial Sector Insurance Brokers LLC
Continental Risk Insurance Services
Crouse & Associates
Environmental Insurance Agency (EIA)
Gumtree Wholesale Insurance Brokers Inc.
Intercorp Inc.
James River Insurance Company
Joseph Krar & Associates Inc.
LevelFirst
Liberty International Underwriters
Midlands Management Corporation
Midlands Management of Texas Inc.
Network E&S Insurance Brokers LLC
PartnerOne Environmental
Partners Specialty Group LLC
Philadelphia Insurance Companies
Program Brokerage Corporation
R.E. Chaix & Assoc.
Risk Placement Services/Lemac
RLI Insurance Company/Mt. Hawley Insurance Company
RLI Specialty Programs
Rockhill/NECC Environmental
S.H. Smith & Company Inc. - 7 Offices Nationwide
Socius Insurance Services Inc.
Sullivan Brokers Wholesale Ins. Solutions
USG Insurance Services Inc.
Worldwide Facilities Inc. - All Offices
Zurich North America Commercial

Fire Sprinkler Contractors

All Risks Ltd.
AmWINS Group Inc. - 50 Offices Nationwide
Atlantic Specialty Lines of Pennsylvania LLC
Atlantic Specialty Lines of VA LLC
Boston Insurance Brokerage
Chopra Insurance Brokerage Inc.
Construction Insurance Solutions
CoverXSpecialty
Empire Underwriters
Horizon E & S Insurance Brokerage
iii of Maryland Inc.
Innovators of New York Inc.
Insurance Innovators Agency Of New England Inc. (Hopedale)
Insurance Innovators Agency Of New England Inc. (West Springfield)
Insurance Innovators of New Jersey Inc.
Insurance Innovators Inc.
Izzo Insurance Services Inc.
Norman-Spencer Agency Inc.
Orion Commercial Insurance Services Inc.
Patriot National Underwriters Inc.
Quaker Special Risk (Florida)
Quaker Special Risk (Mass.)
Quaker Special Risk (New York)

RelMark Program Managers
Socius Insurance Services Inc.
USG Insurance Services Inc.

Fireworks Display Contractors Risk

James River Insurance Company
Prime Insurance Company

Framers

United Contractors Insurance Agency

General Contractors - Commercial

A & B Insurance Solutions LLC
Access Point Insurance Services
Admiral Insurance Co.
American Safety Insurance Services Inc.
AmWINS Group Inc. - 50 Offices Nationwide
Anderson & Murison Inc.
Appalachian Underwriters Inc.
Ark-La-Tex Underwriters Inc.
Arrowhead General Insurance Agency Inc.
Ashley General Agency
Atlantic Specialty Lines - Midwest
Atlantic Specialty Lines of Pennsylvania LLC
Bass Underwriters
Berkley Specialty Underwriting Managers LLC - Environmental Division
BJW Insurance Services LLC
Bliss & Glennon Central
Bliss & Glennon Inc.
Boston Insurance Brokerage
Brecht & Associates
Builders & Tradesmen's Insurance Services Inc.
Central Agency
Chopra Insurance Brokerage Inc.
Cochrane and Company
Combined Resources
Commercial Sector Insurance Brokers LLC
Construction Insurance Partners
CoverXSpecialty
CRC Insurance Services - All Offices
CRC | Crump
Empire Underwriters
Erickson-Larsen Inc.
Excel Insurance Services Inc.
Gabor Insurance Services Inc.
GIC Underwriters Inc.
Gorst Co.
Gresham & Associates Inc. - Jacksonville
Gresham & Associates Inc. - Orlando
Gresham & Associates Inc. - Stockbridge
Griffin Underwriting Services
Horizon E & S Insurance Brokerage
iii of Maryland Inc.
Innovators of New York Inc.
Insurance Innovators Agency Of New England Inc. (Hopedale)
Insurance Innovators Agency Of New England Inc. (West Springfield)
Insurance Innovators of New Jersey Inc.
Insurance Innovators Inc.
J.M. Wilson
Jacobs & Associates Inc.
James River Insurance Company
Jimcor Agencies
Klein & Costa Insurance Services
Liberty International Underwriters
Lionheart Insurance Services
M.J. Hall & Company Inc.
MAXIMUM
Meadowbrook Insurance Group
Morstan General Agency of Florida II Inc.
N-Surance Outlets Inc. (Georgia)
Nautilus Insurance Co. & Great Divide Ins. Co.
NeitClem Wholesale Insurance Brokerage Inc.
NIF Group Inc.
Norman-Spencer Agency Inc.
Northern States Agency
Orion Commercial Insurance Services Inc.
Partners Specialty Group LLC
Patriot National Underwriters Inc.
Program Brokerage Corporation
Quadrant Insurance Managers
Quaker Special Risk (Florida)
Quaker Special Risk (Mass.)
Quaker Special Risk (New Jersey)
Quaker Special Risk (New York)
Quirk & Company
Risk Placement Services - Dallas
Risk Placement Services - Scottsdale
RLI Insurance Company/Mt. Hawley Insurance Company
RLI Specialty Programs
Roush Insurance Services Inc.
RPS Leicht
RSI International Inc. (Missouri)
S.H. Smith & Company Inc. - 7 Offices Nationwide
Scobie Group- Eau Claire
Sierra Specialty
South Texas General Insurance Agency
Southern Cross Underwriters - All Offices
Southern Insurance Underwriters Inc. CMGA
Specialized Insurance
Sterling Underwriters
Strickland Insurance Brokers Inc.
TAPCO Underwriters Inc.
Technical Risk Underwriters
The Navigators Group Inc.
Towerstone Inc.
Trinity E&S Insurance Services Inc. (Bermuda Dunes, CA)
Tuscano Agency
U.S. Risk Insurance Group Inc.
United Contractors Insurance Agency
USG Insurance Services Inc.
Victor O. Schinnerer & Co.
Western World Insurance Group
Westrope Insurance Managers of Florida LLC
Wholesale Connection Insurance Services
Woodlands Insurance Services LLC
Worldwide Facilities Inc. - All Offices
Yates & Associates Ins. Services

General Contractors - Residential

A & B Insurance Solutions LLC
Access Point Insurance Services
American Safety Insurance Services Inc.
AmWINS Group Inc. - 50 Offices Nationwide
Appalachian Underwriters Inc.
Ark-La-Tex Underwriters Inc.
Arrowhead General Insurance Agency Inc.
Ashley General Agency
Atlantic Specialty Lines - Midwest
Atlantic Specialty Lines of Pennsylvania LLC
BJW Insurance Services LLC
Bliss & Glennon Central
Bliss & Glennon Inc.
Builders & Tradesmen's Insurance Services Inc.
Central Agency
Chopra Insurance Brokerage Inc.
Combined Resources
Construction Insurance Partners
CRC Insurance Services - All Offices
CRC | Crump
Empire Underwriters
Excel Insurance Services Inc.
Focus Underwriters LLC
GIC Underwriters Inc.
Gorst Co.
Gresham & Associates Inc. - Jacksonville
Gresham & Associates Inc. - Orlando
Gresham & Associates Inc. - Springfield
Gresham & Associates Inc. - Stockbridge
Griffin Underwriting Services
iii of Maryland Inc.
Innovators of New York Inc.
Insurance Innovators Agency Of New England Inc. (Hopedale)
Insurance Innovators Agency Of New England Inc. (West Springfield)
Insurance Innovators of New Jersey Inc.
Insurance Innovators Inc.
J.M. Wilson
Jacobs & Associates Inc.
James River Insurance Company
Jimcor Agencies
Klein & Costa Insurance Services
Lionheart Insurance Services
Meadowbrook Insurance Group
Morstan General Agency of Florida II Inc.
N-Surance Outlets Inc. (Georgia)
NBIS
NeitClem Wholesale Insurance Brokerage Inc.
Norman-Spencer Agency Inc.
Northern States Agency
Orion Commercial Insurance Services Inc.
Partners Specialty Group LLC
Program Brokerage Corporation
Quadrant Insurance Managers
Quaker Special Risk (Florida)
Quaker Special Risk (Mass.)
Quaker Special Risk (New Jersey)
Quaker Special Risk (New York)
Quirk & Company
Risk Placement Services - Dallas
Risk Placement Services - Scottsdale
RLI Specialty Programs
RSI International Inc. (Missouri)
Scobie Group- Eau Claire
Shelly, Middlebrooks & O'Leary Inc. (Jacksonville)
South Texas General Insurance Agency
Southern Cross Underwriters - All Offices
Southern Insurance Underwriters Inc. CMGA
Specialized Insurance
Sterling Underwriters
Strickland Insurance Brokers Inc.
TAPCO Underwriters Inc.
Trinity E&S Insurance Services Inc. (Bermuda Dunes, CA)
Tuscano Agency
United Contractors Insurance Agency
USG Insurance Services Inc.
Victor O. Schinnerer & Co.
Westrope Insurance Managers of Florida LLC
Worldwide Facilities Inc. - All Offices
Yates & Associates Ins. Services

Legend: East Midwest Southeast Texas/South Central West Not Available (Italicized companies offer binding authority.)

Hospitality
- *James River Insurance Company*
- TAPCO Underwriters Inc.

Janitorial
- *4 All Insurance Services*
- Access Point Insurance Services
- *Advanced E&S Group - Midwest Region*
- *All Risks Ltd.*
- *American Safety Insurance Services Inc.*
- *Anchor Bay Insurance Managers Inc.*
- *Anderson & Murison Inc.*
- *Atlantic Casualty Insurance Company*
- *Atlantic Specialty Lines - Midwest*
- *Atlantic Specialty Lines of Florida*
- *Atlantic Specialty Lines of Texas LLC*
- *Atlantic Specialty Lines of VA LLC*
- *Bass Underwriters*
- Braishfield Associates Inc.
- *Builders & Tradesmen's Insurance Services Inc.*
- *Crusader Insurance Company*
- Empire Underwriters
- *Gorst Co.*
- *Gresham & Associates Inc. - Jacksonville*
- Horizon E & S Insurance Brokerage
- Indemnity Excess & Surplus Agency Inc.
- *Keller & Co Inc.*
- *Klein & Costa Insurance Services*
- McClelland and Hine Inc.
- *McGraw Insurance Services*
- *Monarch E&S Insurance Services*
- *Pacific Specialty Insurance Co.*
- Prime Insurance Company
- Quaker Special Risk (Florida)
- Quaker Special Risk (Mass.)
- Quaker Special Risk (New York)
- *RIC Insurance General Agency Inc.*
- RLI Specialty Programs
- *RPS Leicht*
- *RPS SAFA St. Louis*
- Shelly, Middlebrooks & O'Leary Inc. (Jacksonville)
- Southeast Surplus Underwriters General Agency Inc.
- *Specialty Risk Associates Inc.*
- *TAPCO Underwriters Inc.*
- *Towerstone Inc.*
- *Trinity E&S Insurance Services Inc. (Bermuda Dunes, CA)*
- *Unifax Insurance Systems Inc.*
- United Contractors Insurance Agency
- *Western World Insurance Group*
- *Woodlands Insurance Services LLC*

Land Surveyors
- *Berkley Specialty Underwriting Managers LLC - Environmental Division*
- *Victor O. Schinnerer & Co.*

Landscape Architects
- United Contractors Insurance Agency
- *Victor O. Schinnerer & Co.*

Landscaping
- American Safety Insurance Services Inc.
- *Atlantic Casualty Insurance Company*
- *Bass Underwriters*
- *BJW Insurance Services LLC*
- Builders & Tradesmen's Insurance Services Inc.
- Central Agency
- *Combined Resources*
- Construction Insurance Solutions
- Empire Underwriters
- Gorst Co.
- *Gresham & Associates Inc. - Jacksonville*
- Horizon E & S Insurance Brokerage
- *Keller & Co Inc.*
- *McGraw Insurance Services*
- *Northern States Agency*
- Ohio E & S Agency Inc.
- *Pacific Specialty Insurance Co.*
- Philadelphia Insurance Companies
- Prime Insurance Company
- *RPS Leicht*
- Southeast Surplus Underwriters General Agency Inc.
- *Specialized Insurance*
- *Specialty Risk Associates Inc.*
- *Topa Insurance Company*
- *Trinity E&S Insurance Services Inc. (Bermuda Dunes, CA)*
- United Contractors Insurance Agency
- *Vintage Underwriters*
- *Western World Insurance Group*
- *Westrope Insurance Managers of Florida LLC*

Lead Abatement Contractors
- *American Safety Insurance Services Inc.*
- *Beacon Hill Associates Inc.*
- *Berkley Specialty Underwriting Managers LLC - Environmental Division*
- Environmental Insurance Agency (EIA)
- *Freberg Environmental Inc.*
- *James River Insurance Company*
- Ohio E & S Agency Inc.
- *Rockhill/NECC Environmental*

Outside Contractors All
- *Align General Insurance Agency LLC*
- Chopra Insurance Brokerage Inc.
- Crouse & Associates
- *Jimcor Agencies*
- Swett & Crawford
- United Contractors Insurance Agency

Prefabricated Building Erection
- *Atlantic Casualty Insurance Company*
- Atlantic Specialty Lines of Pennsylvania LLC

Property--Real, Personal & Business Income
- *American Safety Insurance Services Inc.*
- *Gridiron Insurance Underwriters Inc.*
- *Nautilus Insurance Co. & Great Divide Ins. Co.*
- *NBIS*
- *S.H. Smith & Company Inc. - 7 Offices Nationwide*
- Specialty Programs and Facilities Managers Inc. (AmWINS)
- *TAPCO Underwriters Inc.*
- *Towerstone Inc.*

Roofers
- *A.I.I. Insurance Brokerage of Mass. Inc.*
- Access Point Insurance Services
- AmWINS Group Inc. - 50 Offices Nationwide
- *Anderson & Murison Inc.*
- *Appalachian Underwriters Inc.*
- *Ashley General Agency*
- *Atlantic Casualty Insurance Company*
- *Atlantic Specialty Lines - Midwest*
- *Atlantic Specialty Lines of Florida*
- *Atlantic Specialty Lines of Pennsylvania LLC*
- Atlantic Specialty Lines of Texas LLC
- *Atlantic Specialty Lines of VA LLC*
- BJW Insurance Services LLC
- *Brecht & Associates*
- *Capitol Insurance Companies*
- Central Agency
- *Cochrane and Company*
- *Combined Resources*
- Commercial Sector Insurance Brokers LLC
- Construction Insurance Solutions
- Continental Risk Insurance Services
- CoverXSpecialty
- Empire Underwriters
- *Gresham & Associates Inc. - Orlando*
- Gresham & Associates Inc. - Springfield
- Horizon E & S Insurance Brokerage
- *iii of Maryland Inc.*
- *Innovators of New York Inc.*
- *Insurance Innovators Agency Of New England Inc. (Hopedale)*
- *Insurance Innovators Agency Of New England Inc. (West Springfield)*
- *Insurance Innovators of New Jersey Inc.*
- *Insurance Innovators Inc.*
- *James River Insurance Company*
- *Jimcor Agencies*
- *Keller & Co Inc.*
- *Klein & Costa Insurance Services*
- *LevelFirst*
- *Lionheart Insurance Services*
- M.J. Hall & Company Inc.
- *M.J. Kelly Company*
- *Meadowbrook Insurance Group*
- *Morstan General Agency of Florida II Inc.*
- *N-Surance Outlets Inc. (Georgia)*
- NeitClem Wholesale Insurance Brokerage Inc.
- *Norman-Spencer Agency Inc.*
- Norman-Spencer International Inc.
- Partners Specialty Group LLC
- Patriot National Underwriters Inc.
- Philadelphia Insurance Companies
- Prime Insurance Company
- Program Brokerage Corporation
- Quaker Special Risk (Florida)
- Quaker Special Risk (Mass.)
- *Quaker Special Risk (New Jersey)*
- Quaker Special Risk (New York)
- *RPS SAFA St. Louis*
- *RSI International Inc. (Missouri)*
- *Scobie Group- Eau Claire*
- Specialized Insurance
- Sterling Underwriters
- Trinity E&S Insurance Services Inc. (Bermuda Dunes, CA)
- U.S. Risk Insurance Group Inc.
- United Contractors Insurance Agency
- *Western World Insurance Group*
- *Westrope Insurance Managers of Florida LLC*
- *Woodlands Insurance Services LLC*
- *Yates & Associates Ins. Services*

Scaffolding Risks
- R.E. Chaix & Assoc.

Social Service
- *Negley Associates*
- Patriot National Underwriters Inc.

Swimming Pool Contractors
- *Atlantic Casualty Insurance Company*
- Construction Insurance Solutions
- Continental Risk Insurance Services
- Empire Underwriters
- Horizon E & S Insurance Brokerage
- James River Insurance Company
- *Jimcor Agencies*
- *M.J. Hall & Company Inc.*
- *NIF Group Inc.*
- *Norman-Spencer Agency Inc.*
- Orion Commercial Insurance Services Inc.
- Partners Specialty Group LLC
- *Specialized Insurance*
- United Contractors Insurance Agency

Toxic Mold Liability
- Beacon Hill Associates Inc.
- *Berkley Specialty Underwriting Managers LLC - Environmental Division*
- Partners Specialty Group LLC
- *Rockhill/NECC Environmental*

Utility Industry
- *NIF Group Inc.*

X.C.U. (Contractors) Liability
- Berkley Specialty Underwriting Managers
- *Western Surplus Lines Agency Inc.*

Directors & Officers Liability

Associations
- *5Star Professional Programs*
- Access E&S Insurance Services (CA)
- AmWINS Group Inc. - 50 Offices Nationwide
- ASLPro
- Bailey Special Risks Inc.
- Blais E&S Agency of Texas, Ltd. (Austin)
- Blais E&S Agency of Texas, Ltd. (Dallas)
- Blais E&S Agency of Texas, Ltd. (Houston)
- Burns & Wilcox - All Offices
- Centurion Insurance Group
- *Charity First Insurance Services Inc.*
- Crump Professional Concepts
- E.L.M. Insurance Brokers
- Gateway Specialty Insurance
- *Great American Insurance Group - Executive Liability Division*
- Horizon E & S Insurance Brokerage
- Intercorp Inc.
- *Kevin Davis Insurance Services*
- *Monitor Liability Managers LLC*
- Network E&S Insurance Brokers LLC
- *R.V. Nuccio & Associates Inc.*
- *Special Markets Insurance Consultants Inc.*
- *Stuckey and Company*
- Swett & Crawford
- *Victor O. Schinnerer & Co.*
- Western World Insurance Group

Boards of Education
- Centurion Insurance Group
- Swett & Crawford

Chambers of Commerce
- *Charity First Insurance Services Inc.*
- Gateway Specialty Insurance
- *Great American Insurance Group - Executive Liability Division*
- *Indemnity Excess & Surplus Agency Inc.*
- Monitor Liability Managers LLC
- Swett & Crawford

Condominiums
- 4 All Insurance Services
- Agostini Wholesale Insurance
- ASLPro
- *Atlantic Specialty Lines of Florida*
- Blais E&S Agency of Texas, Ltd. (Austin)
- Blais E&S Agency of Texas, Ltd. (Dallas)
- Blais E&S Agency of Texas, Ltd. (Houston)
- Braishfield Associates Inc.
- Centurion Insurance Group
- E.L.M. Insurance Brokers
- *Great American Insurance Group - Executive Liability Division*
- *Ian H. Graham Insurance*
- International Excess Companies
- *Kevin Davis Insurance Services*
- Pacific Excess Insurance Marketing
- Specialty Programs and Facilities Managers Inc. (AmWINS)
- Swett & Crawford
- *The McGowan Companies*
- *Victor O. Schinnerer & Co.*

Country Clubs
- Burns & Wilcox - All Offices
- Centurion Insurance Group
- Great American Insurance Group - Executive Liability Division
- Swett & Crawford

Legend: East Midwest Southeast Texas/South Central West Not Available

(Italicized companies offer binding authority.)

Crime

AmWINS Group Inc. - 50 Offices Nationwide
Blais E&S Agency of Texas, Ltd. (Austin)
Blais E&S Agency of Texas, Ltd. (Dallas)
Blais E&S Agency of Texas, Ltd. (Houston)
Crump Professional Concepts
eKo Specialty Insurance Services Inc.
Gerald J. Wilkoff Inc.
Liberty International Underwriters
ProSurance Group Inc.
RPS Technology & Cyber
Swett & Crawford
Travelers

D&O (General)

5Star Professional Programs
5Star Specialty Programs - All Offices
A & B Insurance Solutions LLC
A.I.I. Insurance Brokerage of Mass. Inc.
Access E&S Insurance Services (VA)
Access Point Insurance Services
Agency Marketing Services
Agentic Insurance LLC
Agostini Wholesale Insurance
American Professional Liability Underwriters Inc.
AmWINS Group Inc. - 50 Offices Nationwide
Anchor Bay Insurance Managers Inc.
Anderson & Murison Inc.
Apogee Insurance Group, a Berkshire Hathaway Company
ARC West Coast Excess & Surplus Brokerage LLC
Arlington/Roe & Co of Indiana
ASLPro
Atlantic Specialty Lines of Texas LLC
Bailey Special Risks Inc.
Blais E&S Agency of Texas, Ltd. (Austin)
Blais E&S Agency of Texas, Ltd. (Dallas)
Blais E&S Agency of Texas, Ltd. (Houston)
Bliss & Glennon Central
Bliss & Glennon Inc.
Boston Insurance Brokerage
Brightstone Insurance Services LLC
Burns & Wilcox - All Offices
Care Providers Insurance Services LLC
Catlin
CID Insurance Programs Inc.
Cochrane and Company
Compass Insurance Group of Agencies
Continental Risk Insurance Services
Cooper & McCloskey Inc.
CRC Insurance Services - All Offices
CRC | Crump
Crouse & Associates
Crump Professional Concepts
Donald Gaddis Co. Inc. Insurance Svcs
E.L.M. Insurance Brokers
Eaton Professional Insurance Services
eKo Specialty Insurance Services Inc.
Erickson-Larsen Inc.
Executive Perils
Focus Underwriters LLC
Founders Professional
Gray-Stone & Company Inc.
Great American Insurance Group - Executive Liability Division
Gresham & Associates Inc. - Stockbridge
Griffin Underwriting Services
iii of Maryland Inc.
Indemnity Excess & Surplus Agency Inc.
Innovators of New York Inc.
Insurance Center Special Risks Ltd.
Insurance Innovators Agency Of New England Inc. (Hopedale)
Insurance Innovators Agency Of New England Inc. (West Springfield)
Insurance Innovators of New Jersey Inc.
Insurance Innovators Inc.
Intercorp Inc.
IT Risk Managers Inc.
J.E. Brown & Associates
Jacobs & Associates Inc.
Jimcor Agencies
Joseph Krar & Associates Inc.
K&M Henderson Insurance Services Inc.
Keller & Co Inc.
Liberty International Underwriters
M.J. Hall & Company Inc.
M.J. Kelly Company
MarketScout
MAXIMUM
Monitor Liability Managers LLC
NeitClem Wholesale Insurance Brokerage Inc.
NIF Group Inc.
OneBeacon Professional Insurance
Partners Specialty Group LLC
Professional Underwriters Agency Inc.
Program Brokerage Corporation
Quadrant Insurance Managers
Quirk & Company
R.E. Chaix & Assoc.
Risk Placement Services - Scottsdale
RMIS
Roush Insurance Services Inc.
RPS SAFA St. Louis
RPS Technology & Cyber
Russell Bond & Co. Inc.
S.H. Smith & Company Inc. - 7 Offices Nationwide
Scobie Group- Eau Claire
Shelly, Middlebrooks & O'Leary Inc. (Jacksonville)
Socius Insurance Services Inc.
South & Western General Agency Inc.
Southern Cross Underwriters - All Offices
Southern Insurance Underwriters Inc. CMGA
Specialty Risk Associates Inc.
Strickland Insurance Brokers Inc.
Stuckey and Company
Sullivan Brokers Wholesale Ins. Solutions
SWBC
Swett & Crawford
Tennant Risk Services
The McGowan Companies
The Navigators Group Inc.
Travelers
Tuscano Agency
U.S. Risk Insurance Group Inc.
USX/S
Western Security Surplus Insurance Brokers Inc.
Westrope
Westrope Insurance Managers of Florida LLC
Wholesale Connection Insurance Services
World Wide Specialty Programs Inc.
Worldwide Facilities Inc. - All Offices
Zurich North America Commercial

Employer`s Professional Liability

5Star Specialty Programs - All Offices
AmWINS Group Inc. - 50 Offices Nationwide
Bliss & Glennon Central
Brightstone Insurance Services LLC
Burns & Wilcox - All Offices
Catlin
Centurion Insurance Group
Continental Risk Insurance Services
CRC Insurance Services - All Offices
Crump Professional Concepts
Executive Perils
Founders Professional
Griffin Underwriting Services
IPA Risk Management LLC
J.E. Brown & Associates
OneBeacon Professional Insurance
RLI Insurance Company/Mt. Hawley Insurance Company
RMIS
RPS Technology & Cyber
Shelly, Middlebrooks & O'Leary Inc. (Jacksonville)
Socius Insurance Services Inc.
South & Western General Agency Inc.
SWBC
Travelers
Tuscano Agency

ESOP Companies

Crump Professional Concepts
Great American Insurance Group - Executive Liability Division
Swett & Crawford

Fiduciary Liability

5Star Professional Programs
5Star Specialty Programs - All Offices
AmWINS Group Inc. - 50 Offices Nationwide
ASLPro
Blais E&S Agency of Texas, Ltd. (Austin)
Blais E&S Agency of Texas, Ltd. (Dallas)
Blais E&S Agency of Texas, Ltd. (Houston)
Catlin
Crump Professional Concepts
eKo Specialty Insurance Services Inc.
Executive Perils
Gerald J. Wilkoff Inc.
Great American Insurance Group - Executive Liability Division
Negley Associates
RLI Insurance Company/Mt. Hawley Insurance Company
Russell Bond & Co. Inc.
Swett & Crawford
Synergy Professional Associates Inc.
The Navigators Group Inc.
Travelers
World Wide Specialty Programs Inc.

Financial Institutions

5Star Specialty Programs - All Offices
ARC West Coast Excess & Surplus Brokerage LLC
Blais E&S Agency of Texas, Ltd. (Houston)
Catlin
Cooper & McCloskey Inc.
Crump Professional Concepts
E.L.M. Insurance Brokers
Executive Perils
Great American Insurance Group - Executive Liability Division
Partners Specialty Group LLC
RMIS
Russell Bond & Co. Inc.
S.H. Smith & Company Inc. - 7 Offices Nationwide
Swett & Crawford
Travelers
U.S. Risk Insurance Group Inc.
Zurich North America Commercial

Homeowners Associations

4 All Insurance Services
Agostini Wholesale Insurance
Ashley General Agency
Centurion Insurance Group
Crump Professional Concepts
Gateway Specialty Insurance
Gray-Stone & Company Inc.
Great American Insurance Group - Executive Liability Division
Ian H. Graham Insurance
Indemnity Excess & Surplus Agency Inc.
Kevin Davis Insurance Services
M.J. Kelly Company
Specialty Programs and Facilities Managers Inc. (AmWINS)
Swett & Crawford
Western World Insurance Group
Yates & Associates Ins. Services

Kidnap/Ransom

Blais E&S Agency of Texas, Ltd. (Austin)
Blais E&S Agency of Texas, Ltd. (Dallas)
Cooper & McCloskey Inc.
Crump Professional Concepts
eKo Specialty Insurance Services Inc.
Gabor Insurance Services Inc.
Swett & Crawford

Non-Profit Organizations

5Star Professional Programs
Access E&S Insurance Services (CA)
Agency Marketing Services
Alliance of Nonprofits for Ins. Risk Retention Group
American Underwriting Managers
AmWINS Group Inc. - 50 Offices Nationwide
Apogee Insurance Group, a Berkshire Hathaway Company
Ashley General Agency
Atlantic Specialty Lines - Midwest
Blais E&S Agency of Texas, Ltd. (Austin)
Blais E&S Agency of Texas, Ltd. (Dallas)
Blais E&S Agency of Texas, Ltd. (Houston)
Burns & Wilcox - All Offices
Care Providers Insurance Services LLC
Charity First Insurance Services Inc.
Cooper & McCloskey Inc.
Crump Professional Concepts
Donald Gaddis Co. Inc. Insurance Svcs
E.L.M. Insurance Brokers
eKo Specialty Insurance Services Inc.
Executive Perils
Gateway Specialty Insurance
Gray-Stone & Company Inc.
Great American Insurance Group - Executive Liability Division
Great American Insurance Group, Specialty Human Services
Gumtree Wholesale Insurance Brokers Inc.
Indemnity Excess & Surplus Agency Inc.
Intercorp Inc.
International Excess Companies
J.E. Brown & Associates
J.M. Wilson
Jacobs & Associates Inc.
James Klein Insurance
Jimcor Agencies
Markel Corporation
Midlands Management of Texas Inc.
Monarch E&S Insurance Services
Monitor Liability Managers LLC
Negley Associates
Network E&S Insurance Brokers LLC
Nonprofits' Insurance Alliance of Calif.
Northern States Agency
Ohio E & S Agency Inc.
Professional Governmental Underwriters
Quadrant Insurance Managers
R.E. Chaix & Assoc.
R.V. Nuccio & Associates Inc.
Risk Placement Services - Scottsdale
RLI Insurance Company/Mt. Hawley Insurance Company
RMIS
Russell Bond & Co. Inc.
Socius Insurance Services Inc.
Special Markets Insurance Consultants Inc.
Swett & Crawford
Travelers
Victor O. Schinnerer & Co.
Yates & Associates Ins. Services

Private Company

Access E&S Insurance Services (CA)
Access E&S Insurance Services (VA)
Agentic Insurance LLC
Apogee Insurance Group, a Berkshire Hathaway Company
ARC West Coast Excess & Surplus Brokerage LLC
ASLPro
Blais E&S Agency of Texas, Ltd. (Austin)
Blais E&S Agency of Texas, Ltd. (Dallas)
Blais E&S Agency of Texas, Ltd. (Houston)

Legend: East Midwest Southeast Texas/South Central West Not Available (Italicized companies offer binding authority.)

Burns & Wilcox - All Offices
Cooper & McCloskey Inc.
Crump Professional Concepts
eKo Specialty Insurance Services Inc.
Executive Perils
Great American Insurance Group - Executive Liability Division
Gumtree Wholesale Insurance Brokers Inc.
Innovative Risk Solutions
Intercorp Inc.
Jimcor Agencies
Monitor Liability Managers LLC
Network E&S Insurance Brokers LLC
Quadrant Insurance Managers
RLI Insurance Company/Mt. Hawley Insurance Company
Swett & Crawford
Tennant Risk Services
Travelers

Public Officials
Access E&S Insurance Services (CA)
Agency Marketing Services
ARC West Coast Excess & Surplus Brokerage LLC
Bailey Special Risks Inc.
Euclid Managers
Executive Perils
Gumtree Wholesale Insurance Brokers Inc.
Professional Governmental Underwriters
Swett & Crawford
Victor O. Schinnerer & Co.
Western World Insurance Group

Union Officials
Agentic Insurance LLC
Executive Perils

Venture Capitalists
Centurion Insurance Group
Cooper & McCloskey Inc.
Executive Perils
Great American Insurance Group - Executive Liability Division
Partners Specialty Group LLC
Swett & Crawford

Youth Sport Leagues
Gateway Specialty Insurance
Special Markets Insurance Consultants Inc.
Sports & Fitness Insurance Corporation (SFIC)
Swett & Crawford

Earthquake & Related

Earthquake & Land Failure
4 All Insurance Services
Crouse & Associates

Earthquake--Commercial
AFG Partners
Align General Insurance Agency LLC
AmWINS Group Inc. - 50 Offices Nationwide
Arrowhead General Insurance Agency Inc.
Bolton & Company
Canon Insurance Service
Crouse & Associates
Empire Underwriters
Independent Insurance Agents & Brokers California (IIABCal)
J.E. Brown & Associates
James River Insurance Company
Klein & Costa Insurance Services
Monarch E&S Insurance Services
Orion Commercial Insurance Services Inc.
Pacific Excess Insurance Marketing
R.E. Chaix & Assoc.
Risk Placement Services - Dallas
RLI Insurance Company/Mt. Hawley Insurance Company
Sierra Specialty
Socius Insurance Services Inc.
Specialty Programs and Facilities Managers Inc. (AmWINS)
TAPCO Underwriters Inc.
U.S. Risk Insurance Group Inc.
Western Security Surplus Insurance Brokers Inc.

Earthquake--Residential
4 All Insurance Services
AFG Partners
AmWINS Group Inc. - 50 Offices Nationwide
Arrowhead General Insurance Agency Inc.
Canon Insurance Service
Empire Underwriters
GeoVera Holdings Inc.
Griffin Underwriting Services
Independent Insurance Agents & Brokers California (IIABCal)
Klein & Costa Insurance Services
Monarch E&S Insurance Services
Specialty Programs and Facilities Managers Inc. (AmWINS)
TAPCO Underwriters Inc.

Earthquake/DIC
Align General Insurance Agency LLC
Bliss & Glennon Inc.
Compass Insurance Group of Agencies
CRC Insurance Services - All Offices
CRC | Crump
Crouse & Associates
Gorst Co.
Gray-Stone & Company Inc.
Griffin Underwriting Services
K&M Henderson Insurance Services Inc.
M.J. Hall & Company Inc.
NeitClem Wholesale Insurance Brokerage Inc.
Orion Commercial Insurance Services Inc.
Partners Specialty Group LLC
RLI Insurance Company/Mt. Hawley Insurance Company
RLI Specialty Programs
RPS SAFA St. Louis
Technical Risk Underwriters
U.S. Risk Insurance Group Inc.
Westrope
Wholesale Connection Insurance Services
Yates & Associates Ins. Services

Stand Alone Earthquake
4 All Insurance Services
AFG Partners
Align General Insurance Agency LLC
Anderson & Murison Inc.
Arlington/Roe & Co of Indiana
BJW Insurance Services LLC
Bolton & Company
Crouse & Associates
GeoVera Holdings Inc.
Gray-Stone & Company Inc.
James Klein Insurance
MAXIMUM
McGraw Insurance Services
Orion Commercial Insurance Services Inc.
Pacific Specialty Insurance Co.
R.E. Chaix & Assoc.
RLI Insurance Company/Mt. Hawley Insurance Company
RSI International Inc. (Missouri)
Socius Insurance Services Inc.

Entertainment/Live Performance

Broadcasters
Entertainment Pro Insurance
Euclid Managers LLC
Executive Perils
Risk Placement Services - Dallas
ThinkRisk Underwriting Agency

Cancellation
BUA LLC
Global Weather Insurance Agency Inc.
HCC Specialty (MA)
LA Xcess Insurance Brokers Inc.
McCrum Companies Inc.
Petersen International Underwriters
R.V. Nuccio & Associates Inc.

Concerts
Berkley Specialty Underwriting Managers
BUA LLC
Burns & Wilcox - All Offices
Entertainment Pro Insurance
Francis L. Dean & Associates Inc.
GIC Underwriters Inc.
Global Weather Insurance Agency Inc.
LA Xcess Insurance Brokers Inc.
McCrum Companies Inc.
National Insurance Underwriters
Prime Insurance Company

Entertainment (General)
AmWINS Group Inc. - 50 Offices Nationwide
Berkley Specialty Underwriting Managers
CoverXSpecialty
Entertainment Pro Insurance
Executive Perils
Global Weather Insurance Agency Inc.
James Klein Insurance
LA Xcess Insurance Brokers Inc.
McCrum Companies Inc.
MexiPass International Insurance Services LLC
Special Markets Insurance Consultants Inc.
U.S. Risk Insurance Group Inc.

Event Weather Insurance
BUA LLC
Entertainment Pro Insurance
Global Weather Insurance Agency Inc.
HCC Specialty (MA)
LA Xcess Insurance Brokers Inc.
McCrum Companies Inc.
Petersen International Underwriters
R.V. Nuccio & Associates Inc.

Film & TV Producers Indemnity (Cast)
LA Xcess Insurance Brokers Inc.

Film Negative
Entertainment Pro Insurance
LA Xcess Insurance Brokers Inc.

Live Theatrical Risks
Berkley Specialty Underwriting Managers
Entertainment Pro Insurance
Francis L. Dean & Associates Inc.
Great American Insurance Group, Specialty Human Services
LA Xcess Insurance Brokers Inc.
McCrum Companies Inc.

Media Special Perils
Euclid Managers LLC
Gumtree Wholesale Insurance Brokers Inc.
LA Xcess Insurance Brokers Inc.
Prime Insurance Company
Swett & Crawford
ThinkRisk Underwriting Agency

Non-Appearance
Entertainment Pro Insurance
HCC Specialty (MA)
LA Xcess Insurance Brokers Inc.
McCrum Companies Inc.
Petersen International Underwriters
R.V. Nuccio & Associates Inc.

TV Closed Circuit Breakdown
LA Xcess Insurance Brokers Inc.
McCrum Companies Inc.

Weather
BUA LLC
Global Weather Insurance Agency Inc.
McCrum Companies Inc.

Environmental

Agricultural Dealers
AmWINS Group Inc. - 50 Offices Nationwide
Environmental Insurance Agency (EIA)
Prime Insurance Company
RLI Insurance Company/Mt. Hawley Insurance Company

Crop Dusting & Spraying
Environmental Insurance Agency (EIA)
Response Aviation Ins. Svcs, a Div Shaw, Moses, Mendenhall & Assoc.

Disposal Sites Non-Owned
American Safety Insurance Services Inc.
Beacon Hill Associates Inc.
eKo Specialty Insurance Services Inc.
Environmental Insurance Agency (EIA)
RLI Insurance Company/Mt. Hawley Insurance Company
Rockhill/NECC Environmental
Swett & Crawford

Dry Cleaners
Burns & Wilcox - All Offices
Environmental Ins. Services Inc. (Alabama)
Environmental Insurance Agency (EIA)
Intercorp Inc.
RLI Insurance Company/Mt. Hawley Insurance Company

Environmental Impairment Liability
Access E&S Insurance Services (CA)
Access E&S Insurance Services (VA)
American Safety Insurance Services Inc.
Anchor Bay Insurance Managers Inc.
Beacon Hill Associates Inc.
Berkley Specialty Underwriting Managers
Berkley Specialty Underwriting Managers LLC - Environmental Division
Bliss & Glennon Central
Burns & Wilcox - All Offices
eKo Specialty Insurance Services Inc.
Environmental Ins. Services Inc. (Alabama)
Environmental Insurance Agency (EIA)
Freberg Environmental Inc.
Intercorp Inc.
James River Insurance Company
Liberty International Underwriters
Network E&S Insurance Brokers LLC
PartnerOne Environmental
Preferred Property Programs
Risk Placement Services/Lemac
RLI Insurance Company/Mt. Hawley Insurance Company
RLI Specialty Programs
Rockhill/NECC Environmental
Russell Bond & Co. Inc.
Swett & Crawford
Target Managers Insurance Services
USX/S
Woodlands Insurance Services LLC
Yates & Associates Ins. Services

Legend: East | Midwest | Southeast | Texas/South Central | West | Not Available

(Italicized companies offer binding authority.)

Environmental Risks

A & B Insurance Solutions LLC
Access E&S Insurance Services (VA)
Agency Intermediaries Inc.
Agentic Insurance LLC
American Safety Insurance Services Inc.
AmWINS Group Inc. - 50 Offices Nationwide
Apogee Insurance Group, a Berkshire Hathaway Company
Arlington/Roe & Co of Indiana
Ashley General Agency
Beacon Hill Associates Inc.
Berkley Specialty Underwriting Managers
Berkley Specialty Underwriting Managers LLC - Environmental Division
Bliss & Glennon Inc.
Burns & Wilcox - All Offices
Catlin
Citadel Insurance Services, LC
CRC Insurance Services - All Offices
CRC | Crump
Crouse & Associates
E.L.M. Insurance Brokers
Eaton Professional Insurance Services
Environmental Ins. Services Inc. (Alabama)
Environmental Insurance Agency (EIA)
Excel Insurance Services Inc.
Freberg Environmental Inc.
Gresham & Associates Inc. - Orlando
Gresham & Associates Inc. - Stockbridge
Griffin Underwriting Services
Gumtree Wholesale Insurance Brokers Inc.
HCC Specialty
Intercorp Inc.
International Excess Companies
James Klein Insurance
James River Insurance Company
Jimcor Agencies
LevelFirst
Meadowbrook Insurance Group
Monarch E&S Insurance Services
NeitClem Wholesale Insurance Brokerage Inc.
PartnerOne Environmental
Partners Specialty Group LLC
Program Brokerage Corporation
Quaker Special Risk (Florida)
Quaker Special Risk (Mass.)
Quaker Special Risk (New York)
Risk Placement Services - Scottsdale
Rockhill/NECC Environmental
Roush Insurance Services Inc.
Southern Insurance Underwriters Inc. CMGA
Sullivan Brokers Wholesale Ins. Solutions
Swett & Crawford
Target Managers Insurance Services
Tuscano Agency
USG Insurance Services Inc.
USX/S
Western Security Surplus Insurance Brokers Inc.
Woodlands Insurance Services LLC
Worldwide Facilities Inc. - All Offices
Zurich North America Commercial

Geothermal Energy Projects

James River Insurance Company

Ground Crop Dusting & Spraying

Topa Insurance Company

Hazardous Waste Hauling

5Star Waste Insurance Program
American Safety Insurance Services Inc.
AmWINS Group Inc. - 50 Offices Nationwide
Beacon Hill Associates Inc.
Berkley Specialty Underwriting Managers LLC - Environmental Division
eKo Specialty Insurance Services Inc.
Environmental Ins. Services Inc. (Alabama)
Environmental Insurance Agency (EIA)
Freberg Environmental Inc.
Gresham & Associates Inc. - Indianapolis
Gresham & Associates Inc. - Stockbridge
Pacific Gateway Insurance Agency
Rockhill/NECC Environmental
Target Managers Insurance Services

Hazardous Waste Storage & Disposal Facilities

American Safety Insurance Services Inc.
Beacon Hill Associates Inc.
Berkley Specialty Underwriting Managers
Berkley Specialty Underwriting Managers LLC - Environmental Division
eKo Specialty Insurance Services Inc.
Environmental Ins. Services Inc. (Alabama)
Environmental Insurance Agency (EIA)
Freberg Environmental Inc.
Gresham & Associates Inc. - Indianapolis
James River Insurance Company
Partners Specialty Group LLC
RLI Insurance Company/Mt. Hawley Insurance Company
Rockhill/NECC Environmental
Swett & Crawford
Target Managers Insurance Services

Hospitals & Healthcare

eKo Specialty Insurance Services Inc.
RLI Insurance Company/Mt. Hawley Insurance Company

Landfills (Sanitary)

American Safety Insurance Services Inc.
Beacon Hill Associates Inc.
Berkley Specialty Underwriting Managers
Berkley Specialty Underwriting Managers LLC - Environmental Division
Environmental Ins. Services Inc. (Alabama)
Environmental Insurance Agency (EIA)
Freberg Environmental Inc.
Philadelphia Insurance Companies
RLI Insurance Company/Mt. Hawley Insurance Company
Rockhill/NECC Environmental
Swett & Crawford

Lenders Environmental Cost

Beacon Hill Associates Inc.
eKo Specialty Insurance Services Inc.
Environmental Ins. Services Inc. (Alabama)
Freberg Environmental Inc.
Partners Specialty Group LLC
Zurich North America Commercial

Mining Operations

James River Insurance Company

Non-Hazardous Waste Hauling

5Star Waste Insurance Program
American Safety Insurance Services Inc.
Berkley Specialty Underwriting Managers
Berkley Specialty Underwriting Managers LLC - Environmental Division
Environmental Ins. Services Inc. (Alabama)
Environmental Insurance Agency (EIA)
Gresham & Associates Inc. - Indianapolis
Rockhill/NECC Environmental

Pollution (General)

A & B Insurance Solutions LLC
Access Point Insurance Services
Agency Intermediaries Inc.
American Safety Insurance Services Inc.
Anchor Bay Insurance Managers Inc.
Atlantic Specialty Lines of Pennsylvania LLC
Atlantic Specialty Lines of Texas LLC
Beacon Hill Associates Inc.
Berkley Specialty Underwriting Managers
Berkley Specialty Underwriting Managers LLC - Environmental Division
Boston Insurance Brokerage
Burns & Wilcox - All Offices
Compass Insurance Group of Agencies
Construction Insurance Partners
Continental Risk Insurance Services
eKo Specialty Insurance Services Inc.
Environmental Insurance Agency (EIA)
Gresham & Associates Inc. - Jacksonville, Orlando, Stockbridge
Horizon E & S Insurance Brokerage
iii of Maryland Inc.
Indemnity Excess & Surplus Agency Inc.
Insurance Innovators Agency Of New England Inc. (Hopedale & W Springfield)
Insurance Innovators of New Jersey & New York Inc.
Insurance Innovators Inc.
Intercorp Inc.
James River Insurance Company
Jimcor Agencies
K&M Henderson Insurance Services Inc.
Keller & Co Inc.
NeitClem Wholesale Insurance Brokerage Inc.
PartnerOne Environmental
Partners Specialty Group LLC
Program Brokerage Corporation
Risk Placement Services/Lemac
RLI Insurance Company/Mt. Hawley Insurance Company
RLI Specialty Programs
Rockhill/NECC Environmental
Strickland Insurance Brokers Inc.
Towerstone Inc.
Tuscano Agency
USX/S

Pollution Above Ground

American Safety Insurance Services Inc.
Beacon Hill Associates Inc.
eKo Specialty Insurance Services Inc.
Environmental Ins. Services Inc. (Alabama)
Environmental Insurance Agency (EIA)
Freberg Environmental Inc.
Rockhill/NECC Environmental
Swett & Crawford

Pollution Clean Up Indemnity

American Safety Insurance Services Inc.
Beacon Hill Associates Inc.
Construction Insurance Partners
Environmental Ins. Services Inc. (Alabama)
Environmental Insurance Agency (EIA)
Freberg Environmental Inc.
Midlands Management of Texas Inc.
Swett & Crawford

Pollution Liability

5Star Waste Insurance Program
Access E&S Insurance Services (CA)
Access E&S Insurance Services (VA)
American Safety Insurance Services Inc.
Apex Insurance Services
Atlantic Specialty Lines of Florida
Beacon Hill Associates Inc.
Berkley Specialty Underwriting Managers
Berkley Specialty Underwriting Managers LLC - Environmental Division
BJW Insurance Services LLC
Builders & Tradesmen's Insurance Services Inc.
Ck Specialty Insurance Associates - All Offices
Cochrane and Company
Construction Insurance Partners
Environmental Insurance Agency (EIA)
Erickson-Larsen Inc.
Global Special Risks
Gresham & Associates Inc. - Indianapolis
Intercorp Inc.
International Excess Companies
James River Insurance Company
Jimcor Agencies
Liberty International Underwriters
MAXIMUM
Orion Commercial Insurance Services Inc.
PartnerOne Environmental
Rockhill/NECC Environmental
Sierra Specialty
Specialty Programs and Facilities Managers Inc. (AmWINS)
The Navigators Group Inc.
USX/S
Victor O. Schinnerer & Co.

Real Estate Owner Asbestos Abatement

Beacon Hill Associates Inc.
Environmental Insurance Agency (EIA)
Freberg Environmental Inc.
RLI Insurance Company/Mt. Hawley Insurance Company

Solar Energy Products and Installers

Access E&S Insurance Services (CA)
Gridiron Insurance Underwriters Inc.
James River Insurance Company

Underground Fuel Tank Pollution Liability

American Safety Insurance Services Inc.
Apex Insurance Services
Berkley Specialty Underwriting Managers LLC - Environmental Division
Continental Risk Insurance Services
Environmental Insurance Agency (EIA)
Freberg Environmental Inc.
Gresham & Associates Inc. - Indianapolis
Liberty International Underwriters
McClelland and Hine Inc.
Swett & Crawford

Underground Storage Tanks

Access E&S Insurance Services (CA)
American Safety Insurance Services Inc.
American Underwriting Managers
AmWINS Group Inc. - 50 Offices Nationwide
Atlantic Specialty Lines - Midwest
Atlantic Specialty Lines of VA LLC
Berkley Specialty Underwriting Managers
Berkley Specialty Underwriting Managers LLC - Environmental Division
eKo Specialty Insurance Services Inc.
Environmental Ins. Services Inc. (Alabama)
Environmental Insurance Agency (EIA)
Freberg Environmental Inc.
Gresham & Associates Inc. - Indianapolis
Griffin Underwriting Services
Midlands Management of Texas Inc.
PartnerOne Environmental
Preferred Property Programs
RLI Insurance Company/Mt. Hawley Insurance Company
RLI Specialty Programs
Russell Bond & Co. Inc.
Specialty Risk Associates Inc.
Swett & Crawford
USG Insurance Services Inc.
Victor O. Schinnerer & Co.
Western Surplus Lines Agency Inc.

Equipment/Machinery/Tools

Agricultural Equipment

Agricultural Insurance Mgmt Services
Gridiron Insurance Underwriters Inc.

Boiler & Machinery (High Value Objects)

Agricultural Insurance Mgmt Services
Appleby & Sterling
Boston Insurance Brokerage
Preferred Property Programs
Southern Insurance Underwriters Inc. CMGA
Swett & Crawford

Legend: East Midwest Southeast Texas/South Central West Not Available

(Italicized companies offer binding authority.)

Computer Equipment
Appleby & Sterling
Gridiron Insurance Underwriters Inc.
IT Risk Managers Inc.

Equipment Dealers
Admiral Insurance Co.
Ashley General Agency
Commercial Sector Insurance Brokers LLC
Gridiron Insurance Underwriters Inc.
Klein & Costa Insurance Services
MarketScout
Swett & Crawford

Firearms
Joseph Chiarello & Co., Inc.; Firearms Business Insurance Program
Partners Specialty Group LLC
Prime Insurance Company

Food Processors
Admiral Insurance Co.
Appleby & Sterling
Jimcor Agencies
Partners Specialty Group LLC

Forestry Equipment
Britt/Paulk Insurance Agency Inc.
Partners Specialty Group LLC
Victor O. Schinnerer & Co.

High Technology Projects
IT Risk Managers Inc.
Partners Specialty Group LLC

Logging Operations
AmWINS Group Inc. - 50 Offices Nationwide
Focus Underwriters LLC
Victor O. Schinnerer & Co.

Medical Equipment Dealer
James River Insurance Company
LifeScienceRisk

Metal Workers & Foundries
Norman-Spencer Agency Inc.

Mining Operations
AmWINS Group Inc. - 50 Offices Nationwide
Partners Specialty Group LLC

Excess Coverage

Employers Excess Indemnity
Comp Solutions Network Inc.
Midlands Management of Texas Inc.
RLI Insurance Company/Mt. Hawley Insurance Company

Excess Auto Liability Commercial
5Star Waste Insurance Program
A & B Insurance Solutions LLC
Ark-La-Tex Underwriters Inc.
Artex Risk Solutions Inc.
Berkley Specialty Underwriting Managers LLC - Environmental Division
Brecht & Associates
Burns & Wilcox - All Offices
CRC | Crump
Greenwich Transportation Underwriters Inc. aka GTU
Gresham & Associates Inc. - Indianapolis
Gresham & Associates Inc. - Stockbridge
Jimcor Agencies
KF&B Inc.
Klein & Costa Insurance Services
M.J. Hall & Company Inc.
NBIS
Norman-Spencer Agency Inc.
Northern States Agency
Partners Specialty Group LLC
Specialty Risk Associates Inc.
Sunderland Insurance Services Inc.
Swett & Crawford
Westrope

Excess Auto Liability Personal
McGraw Insurance Services
Pacific Specialty Insurance Co.
Sun Coast General Insurance Agency
Topa Insurance Company

Excess E&O
Agentic Insurance LLC
Apogee Insurance Group, a Berkshire Hathaway Company
Blais E&S Agency of Texas, Ltd. (Dallas)
CoverXSpecialty
Executive Perils
James River Insurance Company
Professional Underwriters Agency Inc.
Quadrant Insurance Managers
Synergy Professional Associates Inc.
TitlePac Inc.
US E&O Brokers
World Wide Specialty Programs Inc.

Excess Flood
AmWINS Group Inc. - 50 Offices Nationwide
Bolton & Company
Braishfield Associates Inc.
Britt/Paulk Insurance Agency Inc.
Burns & Wilcox - All Offices
CRC | Crump
Floodwatch
Focus Underwriters LLC
James River Insurance Company
Jimcor Agencies
K&M Henderson Insurance Services Inc.
MacNeill Group Inc., CMGA
Monarch E&S Insurance Services
Orion Commercial Insurance Services Inc.
Partners Specialty Group LLC
Southeast Surplus Underwriters General Agency Inc.
SWBC
Swett & Crawford
Technical Risk Underwriters

Excess Liability Commercial
5Star Paratransit Program
A.I.I. Insurance Brokerage of Mass. Inc.
Advanced E&S Group - Midwest Region
Agency Intermediaries Inc.
Agency Marketing Services
American Safety Insurance Services Inc.
Anderson & Murison Inc.
Ark-La-Tex Underwriters Inc.
Atlantic Specialty Lines of Florida
Atlantic Specialty Lines of Pennsylvania LLC
Atlantic Specialty Lines of Texas LLC
Bass Underwriters
BJW Insurance Services LLC
Bliss & Glennon Central
Bliss & Glennon Inc.
Bolton & Company
Boston Insurance Brokerage
Builders & Tradesmen's Insurance Services Inc.
Burns & Wilcox - All Offices
Canon Insurance Service
Chopra Insurance Brokerage Inc.
Citadel Insurance Services, LC
Ck Specialty Insurance Associates - All Offices
Commercial Sector Insurance Brokers LLC
Construction Insurance Partners
Construction Insurance Solutions
CRC | Crump
Empire Underwriters
Entertainment Pro Insurance
Gabor Insurance Services Inc.
General Star Management Company
Global Special Risks
Gorst Co.
Gresham & Associates Inc. - All Offices
Gridiron Insurance Underwriters Inc.
Griffin Underwriting Services
Horizon E & S Insurance Brokerage
IT Risk Managers Inc.
James Klein Insurance
James River Insurance Company
Jimcor Agencies
Klein & Costa Insurance Services
Liberty International Underwriters
M.J. Hall & Company Inc.
MacNeill Group Inc., CMGA
Nautilus Insurance Co. & Great Divide Ins. Co.
NBIS
NeitClem Wholesale Insurance Brokerage Inc.
Network E&S Insurance Brokers LLC
Norman-Spencer Agency Inc.
Northern States Agency
Orion Commercial Insurance Services Inc.
Philadelphia Insurance Companies
Preferred Property Programs
Professional Program Insurance Brokerage
Quadrant Insurance Managers
R.E. Chaix & Assoc.
RelMark Program Managers
Response Aviation Ins. Svcs, a Div Shaw, Moses, Mendenhall & Assoc.
RLI Insurance Company/Mt. Hawley Insurance Company
RLI Specialty Programs
Roush Insurance Services Inc.
RPS Leicht
RPS Technology & Cyber
RSI International Inc. (Missouri)
S.H. Smith & Company Inc. - 7 Offices Nationwide
Special Markets Insurance Consultants Inc.
Swett & Crawford
TAPCO Underwriters Inc.
ThinkRisk Underwriting Agency
Topa Insurance Company
Trinity E&S Insurance Services Inc. (Bermuda Dunes, CA)
Vintage Underwriters
Western Security Surplus Insurance Brokers Inc.
Westrope
World Wide Specialty Programs Inc.
Worldwide Facilities Inc. - All Offices
Yates & Associates Ins. Services
Zurich North America Commercial

Excess Liability Personal
Gabor Insurance Services Inc.
Gorst Co.
Gray-Stone & Company Inc.
Indemnity Excess & Surplus Agency Inc.
Jimcor Agencies
MacNeill Group Inc., CMGA
Response Aviation Ins. Svcs, a Div Shaw, Moses, Mendenhall & Assoc.
SWBC
The Navigators Group Inc.

Legend: East Midwest Southeast Texas/South Central West Not Available (Italicized companies offer binding authority.)

Excess Malpractice & Professional Liability
Artex Risk Solutions Inc.
CRC | Crump
IT Risk Managers Inc.
Negley Associates
Partners Specialty Group LLC
Swett & Crawford
Synergy Professional Associates Inc.
ThinkRisk Underwriting Agency
USX/S

Excess Maritime Employers Liability
Burnett & Company Inc.
Global Special Risks
LIG Marine Managers

Excess Professional Liability
Apogee Insurance Group, a Berkshire Hathaway Company
Artex Risk Solutions Inc.
Bliss & Glennon Inc.
Crump Professional Concepts
Executive Perils
James River Insurance Company
Jimcor Agencies
Monitor Liability Managers LLC
NeitClem Wholesale Insurance Brokerage Inc.
Number One Insurance Agency
Professional Program Insurance Brokerage
Program Brokerage Corporation
Quadrant Insurance Managers
Specialty Global, a Div of Capitol Ins. Co's
Synergy Professional Associates Inc.
US E&O Brokers
World Wide Specialty Programs Inc.

Excess Property Commercial
American Safety Insurance Services Inc.
Artex Risk Solutions Inc.
James River Insurance Company
Jimcor Agencies
Liberty International Underwriters
Partners Specialty Group LLC
Program Brokerage Corporation
RLI Insurance Company/Mt. Hawley Insurance Company
RLI Specialty Programs
RPS Leicht
S.H. Smith & Company Inc. - 7 Offices Nationwide
Technical Risk Underwriters
Venture Insurance Programs

Life Insurance Risk
Petersen International Underwriters
SWBC

Self-Insured Excess Coverage
Apex Insurance Services
Artex Risk Solutions Inc.
Midlands Management of Texas Inc.
Midwest Employers Casualty Company
Partners Specialty Group LLC
Roundstone Management
Russell Bond & Co. Inc.
SFA-5Star Specialty Programs

Self-Insured Risks
Artex Risk Solutions Inc.
Roundstone Management
SFA-5Star Specialty Programs
Sunderland Insurance Services Inc.
Swett & Crawford

Stop Loss Excess Aggregate
Artex Risk Solutions Inc.
Roundstone Management
SFA-5Star Specialty Programs

Umbrella Liability Commercial
A & B Insurance Solutions LLC
A.I.I. Insurance Brokerage of Mass. Inc.
Access E&S Insurance Services (VA)
Admiral Insurance Co.
Agency Intermediaries Inc.
Agostini Wholesale Insurance
AMC Insurance Services
American Safety Insurance Services Inc.
American Underwriting Managers
Anchor Bay Insurance Managers Inc.
Arlington/Roe & Co of Indiana
Artex Risk Solutions Inc.
Ashley General Agency
Atlantic Specialty Lines of VA LLC
Automotive Risk Mgmt. & Ins. Services Inc.
Bass Underwriters
BJW Insurance Services LLC
Bliss & Glennon Central
Braishfield Associates Inc.
Brecht & Associates
Builders & Tradesmen's Insurance Services Inc.
Care Providers Insurance Services LLC
Catlin
Centurion Insurance Group
Citadel Insurance Services, LC
Commercial Sector Insurance Brokers LLC
Continental Risk Insurance Services
CRC | Crump
Excel Insurance Services Inc.
General Star Management Company
Global Special Risks
Gray-Stone & Company Inc.
Great American Insurance Group, Specialty Human Services
Gresham & Associates Inc. - Jacksonville
Gresham & Associates Inc. - Springfield
Gresham & Associates Inc. - Stockbridge
Horizon E & S Insurance Brokerage
iii of Maryland Inc.
Indemnity Excess & Surplus Agency Inc.
Innovators of New York Inc.
Insurance Center Special Risks Ltd.
Insurance Innovators Agency Of New England Inc. (Hopedale)
Insurance Innovators Agency Of New England Inc. (West Springfield)
Insurance Innovators of New Jersey Inc.
Insurance Innovators Inc.
International Excess Companies
J.M. Wilson
James Klein Insurance
Jimcor Agencies
Joseph Krar & Associates Inc.
K&M Henderson Insurance Services Inc.
Keller & Co Inc.
Kevin Davis Insurance Services
King Insurance Support Systems
LevelFirst
Liberty International Underwriters
LIG Marine Managers
MacNeill Group Inc., CMGA
MainstreetUmbrella.com
MarketScout
McClelland and Hine Inc.
Midlands Management Corporation
MiniCo Insurance Agency LLC
Monarch E&S Insurance Services
Motel Insurance Brokers Inc.
N-Surance Outlets Inc. (Georgia)
National Specialty Underwriters Inc.
Nautilus Insurance Co. & Great Divide Ins. Co.
NBIS
NeitClem Wholesale Insurance Brokerage Inc.
Network E&S Insurance Brokers LLC
NIF Group Inc.
Norman-Spencer Agency Inc.
Northern States Agency
Number One Insurance Agency
Orion Commercial Insurance Services Inc.
Partners Specialty Group LLC
Patriot National Underwriters Inc.
PersonalUmbrella.com
Philadelphia Insurance Companies
Preferred Property Programs
Program Brokerage Corporation
Risk Placement Services - Dallas
Risk Placement Services - Scottsdale
Risk Placement Services/Lemac
RLI Insurance Company/Mt. Hawley Insurance Company
RPS Technology & Cyber
RSI International Inc. (Missouri)
Russell Bond & Co. Inc.
S.H. Smith & Company Inc. - 7 Offices Nationwide
Sierra Specialty
Sterling Underwriters
Strickland Insurance Brokers Inc.
Sunderland Insurance Services Inc.
Swett & Crawford
The McGowan Companies
Topa Insurance Company
Towerstone Inc.
Trinity E&S Insurance Services Inc. (Bermuda Dunes, CA)
U.S. Risk Insurance Group Inc.
USG Insurance Services Inc.
USX/S
Venture Insurance Programs
Vintage Underwriters
Western Security Surplus Insurance Brokers Inc.
Westrope
Westrope Insurance Managers of Florida LLC
Woodlands Insurance Services LLC
World Wide Specialty Programs Inc.
Worldwide Facilities Inc. - All Offices
Zurich North America Commercial

Umbrella Liability Personal
A & B Insurance Solutions LLC
Anderson & Murison Inc.
Atlantic Specialty Lines of VA LLC
Braishfield Associates Inc.
Excel Insurance Services Inc.
Gray-Stone & Company Inc.
Independent Insurance Agents & Brokers California (IIABCal)
Insurance Center Special Risks Ltd.
International Excess Companies
J.E. Brown & Associates
Jacobs & Associates Inc.
Jimcor Agencies
Keller & Co Inc.
King Insurance Support Systems
MacNeill Group Inc., CMGA
MainstreetUmbrella.com
McGraw Insurance Services
Monarch E&S Insurance Services
MyMGA.com
National Advantage Insurance Services Inc.
Pacific Specialty Insurance Co.
PersonalUmbrella.com
Risk Placement Services - Scottsdale
RLI Insurance Company/Mt. Hawley Insurance Company
Russell Bond & Co. Inc.
Shelly, Middlebrooks & O'Leary Inc. (Jacksonville)
South & Western General Agency Inc.
SWBC

Workers
Artex Risk Solutions Inc.
Comp Solutions Network Inc.
LIG Marine Managers
Midlands Management of Texas Inc.
Swett & Crawford

Farm & Animal Commercial Risks

Dairies
Agricultural Insurance Mgmt Services
South & Western General Agency Inc.
Tejas American General Agency
Wildlife Insurance Underwriters LLC

Equestrian & Equine-Related Business
Agricultural Insurance Mgmt Services
AmWINS Group Inc. - 50 Offices Nationwide
Ark Agency
Arlington/Roe & Co of Indiana
Equine Insurance Specialists
James Klein Insurance
Prime Insurance Company
Tejas American General Agency
Wildlife Insurance Underwriters LLC

Horse & Carriage Risks
Ark Agency
Prime Insurance Company
Scobie Group- Eau Claire
Wildlife Insurance Underwriters LLC

Horse Breeders/Boarders
Abram Interstate Insurance Services Inc.
Agricultural Insurance Mgmt Services
Ark Agency
Equine Insurance Specialists
Tejas American General Agency
Wildlife Insurance Underwriters LLC

Horse Farms
Agricultural Insurance Mgmt Services
Ark Agency
Equine Insurance Specialists
South & Western General Agency Inc.
Tejas American General Agency
Wildlife Insurance Underwriters LLC

Horse Mortality Surgical & Medical
Abram Interstate Insurance Services Inc.
Agricultural Insurance Mgmt Services
Ark Agency
Equine Insurance Specialists
James Klein Insurance
Wildlife Insurance Underwriters LLC

Livestock Comm. Feedlot Reporting Farm
Tejas American General Agency
Wildlife Insurance Underwriters LLC

Livestock Haulers
AmWINS Group Inc. - 50 Offices Nationwide
IPA Risk Management LLC
Pacific Gateway Insurance Agency
Tejas American General Agency
Truckers Insurance Associates
Wildlife Insurance Underwriters LLC

Livestock--Care, Custody or Control
Agricultural Insurance Mgmt Services
Ark Agency
Tejas American General Agency
Wildlife Insurance Underwriters LLC

Pet & Feed Supply Stores
Tejas American General Agency

Pet Mortality
Wildlife Insurance Underwriters LLC

Legend: East · Midwest · Southeast · Texas/South Central · West · Not Available   *(Italicized companies offer binding authority.)*

Poultry Houses
- *Continental Brokers Inc.*
- Prime Insurance Company
- *Wildlife Insurance Underwriters LLC*

Racehorses
- *Agricultural Insurance Mgmt Services*
- Equine Insurance Specialists
- *Wildlife Insurance Underwriters LLC*

Rodeos & Horse Shows
- AmWINS Group Inc. - 50 Offices Nationwide
- *Ark Agency*
- Equine Insurance Specialists
- Prime Insurance Company
- *T.H.E. Insurance Company*
- *Tejas American General Agency*

Saddle Animal Liability
- *Ark Agency*
- Equine Insurance Specialists
- *T.H.E. Insurance Company*
- *Tejas American General Agency*
- *Wildlife Insurance Underwriters LLC*

Farm & Ranch Owners

Commercial Agribusiness
- *Agricultural Insurance Mgmt Services*
- *AMC Insurance Services*
- AmWINS Group Inc. - 50 Offices Nationwide
- *Britt/Paulk Insurance Agency Inc.*
- **Partners Specialty Group LLC**
- *Sierra Specialty*
- Tejas American General Agency
- *Wildlife Insurance Underwriters LLC*

Farm & Ranch Owners Equipment
- *Agricultural Insurance Mgmt Services*
- *Britt/Paulk Insurance Agency Inc.*
- Tejas American General Agency

Farm & Ranch Owners Liability (only)
- *Ck Specialty Insurance Associates - All Offices*
- *Joseph Krar & Associates Inc.*
- *RIC Insurance General Agency Inc.*
- *Tejas American General Agency*
- *Trinity E&S Insurance Services Inc. (Bermuda Dunes, CA)*

Farm & Ranch Owners Property (only)
- *Ck Specialty Insurance Associates - All Offices*
- *Tejas American General Agency*

FRO Package
- *Abram Interstate Insurance Services Inc.*
- American Reliable Insurance Company
- *Britt/Paulk Insurance Agency Inc.*
- *Ck Specialty Insurance Associates - All Offices*
- *Continental Brokers Inc.*
- Griffin Underwriting Services
- Insurance Center Special Risks Ltd.
- James Klein Insurance
- Midlands Management Corporation
- *Scobie Group- Eau Claire*
- *South & Western General Agency Inc.*
- *Tejas American General Agency*
- *Wildlife Insurance Underwriters LLC*

Financial Institution Services

Bankers Environmental Legal Expense
- Environmental Insurance Agency (EIA)

Collateral Protection Insurance
- *Innovative Risk Solutions*
- *J.B. Lloyd & Associates LLC*
- Meridian Finance Group
- *SWBC*

Diversified Financial Products
- Boston Insurance Brokerage
- Meridian Finance Group
- Swett & Crawford

FDIC/SLIC Insurance
- Swett & Crawford

Financial Institutions
- Agentic Insurance LLC
- AmWINS Group Inc. - 50 Offices Nationwide
- Blais E&S Agency of Texas, Ltd. (Austin)
- Blais E&S Agency of Texas, Ltd. (Dallas)
- Executive Perils
- *Great American Insurance Group - Executive Liability Division*
- *Innovative Risk Solutions*
- *Insurmark a Div. of Financial & Professional Risk Solutions Inc.*
- IT Risk Managers Inc.
- J.B. Lloyd & Associates LLC

- Meridian Finance Group
- Partners Specialty Group LLC
- *ProSurance Group Inc.*
- S.H. Smith & Company Inc. - 7 Offices Nationwide
- Swett & Crawford
- Travelers
- *U.S. Risk Insurance Group Inc.*
- Zurich North America Commercial

Forced Placed & Foreclosure Property
- All Risks Ltd.
- AmWINS Group Inc. - 50 Offices Nationwide
- ***Innovative Risk Solutions***
- *Insurmark a Div. of Financial & Professional Risk Solutions Inc.*
- *J.B. Lloyd & Associates LLC*
- K&M Henderson Insurance Services Inc.
- *Mc Claugherty Insurance Agency*
- Partners Specialty Group LLC
- *SWBC*
- *U.S. Risk Insurance Group Inc.*

Investment Advisors
- Blais E&S Agency of Texas, Ltd. (Austin)
- Blais E&S Agency of Texas, Ltd. (Dallas)
- Blais E&S Agency of Texas, Ltd. (Houston)
- Boston Insurance Brokerage
- Executive Perils
- Partners Specialty Group LLC
- Swett & Crawford
- Travelers

Lenders Simple Interest/VSI/BSI
- *Innovative Risk Solutions*
- *J.B. Lloyd & Associates LLC*
- *SWBC*

Private Equity
- *Continental Brokers Inc.*
- Executive Perils
- Swett & Crawford

Second Mortgage
- *Insurmark a Div. of Financial & Professional Risk Solutions Inc.*
- *Mc Claugherty Insurance Agency*

Flood & Related

Flood--Commercial
- AFG Partners
- AmWINS Group Inc. - 50 Offices Nationwide
- *Anderson & Murison Inc.*
- Boston Insurance Brokerage
- Britt/Paulk Insurance Agency Inc.
- Crouse & Associates
- *Delta General Agency Corp.*
- Independent Insurance Agents & Brokers California (IIABCal)
- K&M Henderson Insurance Services Inc.
- MacNeill Group Inc., CMGA
- MAXIMUM
- Number One Insurance Agency
- *Pacific Excess Insurance Marketing*
- Risk Placement Services - Dallas
- *South Texas General Insurance Agency*
- *SWBC*
- Swett & Crawford

Flood--Personal
- AFG Partners
- *American Reliable Insurance Company*
- AmWINS Group Inc. - 50 Offices Nationwide
- *Anderson & Murison Inc.*
- Britt/Paulk Insurance Agency Inc.
- *Delta General Agency Corp.*
- Independent Insurance Agents & Brokers California (IIABCal)
- MacNeill Group Inc., CMGA
- *McGraw Insurance Services*
- Number One Insurance Agency
- *Pacific Specialty Insurance Co.*
- *South Texas General Insurance Agency*
- *SWBC*

Foreign Coverages

Exporters Package
- Centurion Insurance Group
- Clements Worldwide
- Meridian Finance Group
- MexiPass International Insurance Services LLC
- Wyvern International Insurance Brokers

Foreign
- Clements Worldwide
- *Colt International Risk Management*
- Entertainment Pro Insurance
- K&M Henderson Insurance Services Inc.
- LA Xcess Insurance Brokers Inc.
- *MacAfee & Edwards Inc. - Mexican Insurance Specialist*
- Meridian Finance Group

- *Mexico Insurance Online*
- ***MexiPass International Insurance Services LLC***
- Woodlands Insurance Services LLC
- Wyvern International Insurance Brokers

International
- Anchor Bay Insurance Managers Inc.
- Clements Worldwide
- *Colt International Risk Management*
- Gresham & Associates Inc. - Orlando
- *MacAfee & Edwards Inc. - Mexican Insurance Specialist*
- Meridian Finance Group
- *Mexico Insurance Online*
- ***MexiPass International Insurance Services LLC***
- *Petersen International Underwriters*
- Quirk & Company
- Wyvern International Insurance Brokers

International Kidnap Insurance
- Clements Worldwide
- *MarketScout*
- MexiPass International Insurance Services LLC
- Partners Specialty Group LLC
- *Petersen International Underwriters*

International Medical, Disability, Life
- Clements Worldwide
- *Mexico Insurance Online*
- *Petersen International Underwriters*

International Visitors & Travelers Medical
- *Petersen International Underwriters*

Kidnap and Ransom
- Clements Worldwide
- Entertainment Pro Insurance
- LA Xcess Insurance Brokers Inc.
- **MexiPass International Insurance Services LLC**
- Partners Specialty Group LLC
- *Petersen International Underwriters*
- Sullivan Brokers Wholesale Ins. Solutions
- Travelers
- *Victor O. Schinnerer & Co.*

Mexican Commercial Lines
- Clements Worldwide
- *MacAfee & Edwards Inc. - Mexican Insurance Specialist*
- *Mexico Insurance Online*
- ***MexiPass International Insurance Services LLC***

Mexican Personal Lines
- Clements Worldwide
- *MacAfee & Edwards Inc. - Mexican Insurance Specialist*
- *Mexico Insurance Online*
- ***MexiPass International Insurance Services LLC***

Mexican Tourist Auto
- Clements Worldwide
- Independent Insurance Agents & Brokers California (IIABCal)
- *MacAfee & Edwards Inc. - Mexican Insurance Specialist*
- ***MexiPass International Insurance Services LLC***

Political Risk
- *Burnett & Company Inc.*
- Clements Worldwide
- Meridian Finance Group
- MexiPass International Insurance Services LLC

Garage

Auto Dealers
- Access Point Insurance Services
- *AMC Insurance Services*
- AmWINS Group Inc. - 50 Offices Nationwide
- Atlantic Specialty Lines of Texas LLC
- ***Automotive Risk Mgmt. & Ins. Services Inc.***
- Burns & Wilcox - All Offices
- *CID Insurance Programs Inc.*
- *DMI Insurance Services*
- Empire Underwriters
- Gorst Co.
- Gresham & Associates Inc. - Springfield
- Griffin Underwriting Services
- McClelland and Hine Inc.
- *RSI International Inc.*
- *Southern Cross Underwriters - All Offices*
- Specialized Insurance
- *Sun Coast General Insurance Agency*
- Swett & Crawford
- *Westrope Insurance Managers of Florida LLC*
- *Yates & Associates Ins. Services*

Auto Service and Repair
- *A.I.I. Insurance Brokerage of Mass. Inc.*
- *Anderson & Murison Inc.*
- *Appalachian Underwriters Inc.*
- *Ark-La-Tex Underwriters Inc.*
- *Atlantic Specialty Lines - Midwest*
- Atlantic Specialty Lines of Texas LLC

Legend: East Midwest Southeast Texas/South Central West Not Available (Italicized companies offer binding authority.)

Automotive Risk Mgmt. & Ins. Services Inc.
Bliss & Glennon Inc.
CID Insurance Programs Inc.
Cochrane and Company
Continental Brokers Inc.
Delta General Agency Corp.
DMI Insurance Services
Erickson-Larsen Inc.
Gorst Co.
Gresham & Associates Inc. - Springfield
J.M. Wilson
Jacobs & Associates Inc.
Jimcor Agencies
Joseph Krar & Associates Inc.
McClelland and Hine Inc.
Morstan General Agency of Florida II Inc.
Northern States Agency
Pacific Gateway Insurance Agency
RPS SAFA St. Louis
RSI International Inc. (Missouri)
Strickland Insurance Brokers Inc.
Topa Insurance Company
Towerstone Inc.
Trinity E&S Insurance Services Inc. (Bermuda Dunes, CA)
Unifax Insurance Systems Inc.
USG Insurance Services Inc.
Vintage Underwriters
Yates & Associates Ins. Services

Garage Keepers Auto Services

Automotive Risk Mgmt. & Ins. Services Inc.
Crusader Insurance Company
DMI Insurance Services
Gorst Co.
Pacific Gateway Insurance Agency
RSI International Inc.
Swett & Crawford
Unifax Insurance Systems Inc.

Garage Keepers Legal Liability/Dealers Open Lot

Appalachian Underwriters Inc.
Automotive Risk Mgmt. & Ins. Services Inc.
Bliss & Glennon Central
Bliss & Glennon Inc.
Burns & Wilcox - All Offices
DMI Insurance Services
Empire Underwriters
Focus Underwriters LLC
GIC Underwriters Inc.
Gorst Co.
Gresham & Associates Inc. - Orlando
International Transportation & Marine Agency Inc.
IPA Risk Management LLC
Jimcor Agencies
MacNeill Group Inc., CMGA
McClelland and Hine Inc.
McLeckie Insurance Group
National Advantage Insurance Services Inc.
RSI International Inc.
Russell Bond & Co. Inc.
Shelly, Middlebrooks & O'Leary Inc. (Jacksonville)
Swett & Crawford
U.S. Risk Insurance Group Inc.
USG Insurance Services Inc.
Vintage Underwriters
Westrope Insurance Managers of Florida LLC
Wholesale Connection Insurance Services

Garage Liability

AMC Insurance Services
American Underwriting Managers
AmWINS Group Inc. - 50 Offices Nationwide
Anchor Bay Insurance Managers Inc.
Ashley General Agency
Atlantic Specialty Lines of Florida
Automotive Risk Mgmt. & Ins. Services Inc.
Bass Underwriters
Bliss & Glennon Central
Bliss & Glennon Inc.
Builders & Tradesmen's Insurance Services Inc.
Burns & Wilcox - All Offices
Catlin
CRC Insurance Services - All Offices
DMI Insurance Services
GIC Underwriters Inc.
Gorst Co.
Gresham & Associates Inc. - Orlando
Griffin Underwriting Services
J.M. Wilson
Jimcor Agencies
K&M Henderson Insurance Services Inc.
LevelFirst
M.J. Hall & Company Inc.
M.J. Kelly Company
MacNeill Group Inc., CMGA
McClelland and Hine Inc.
Meadowbrook Insurance Group
N-Surance Outlets Inc. (Georgia)
Norman-Spencer Agency Inc.
Pacific Gateway Insurance Agency
Partners Specialty Group LLC
Quirk & Company
R.E. Chaix & Assoc.
Risk Placement Services - Scottsdale
Roush Insurance Services Inc.
RSI International Inc.
Southern Insurance Underwriters Inc. CMGA
Swett & Crawford
Towerstone Inc.
Tuscano Agency
Westrope Insurance Managers of Florida LLC
Wholesale Connection Insurance Services

Garage Liability (Substandard)

Automotive Risk Mgmt. & Ins. Services Inc.
Gorst Co.
Klein & Costa Insurance Services
RPS Leicht
South & Western General Agency Inc.
Swett & Crawford

Garage Liability Hazard II

AMC Insurance Services
Automotive Risk Mgmt. & Ins. Services Inc.
Brecht & Associates
DMI Insurance Services
Gorst Co.
N-Surance Outlets Inc. (Georgia)
RIC Insurance General Agency Inc.
Texas Commercial Insurance Facilities

General Liability

DMI Insurance Services

On-Hook Coverage

Ark-La-Tex Underwriters Inc.
Automotive Risk Mgmt. & Ins. Services Inc.
Brecht & Associates
Burns & Wilcox - All Offices
DMI Insurance Services
Erickson-Larsen Inc.
Gorst Co.
International Transportation & Marine Agency Inc.
IPA Risk Management LLC
McLeckie Insurance Group
National Indemnity Company
NBIS
Norman-Spencer Agency Inc.
Park Insurance Company
Swett & Crawford

Service Operations

Automotive Risk Mgmt. & Ins. Services Inc.
Brecht & Associates
DMI Insurance Services
Gorst Co.
Pacific Gateway Insurance Agency

Used Car Dealers

All Risks Ltd.
AMC Insurance Services
Appalachian Underwriters Inc.
Ark-La-Tex Underwriters Inc.
Atlantic Specialty Lines of VA LLC
Automotive Risk Mgmt. & Ins. Services Inc.
Braishfield Associates Inc.
Brecht & Associates
Cochrane and Company
Crusader Insurance Company
Delta General Agency Corp.
DMI Insurance Services
Empire Underwriters
Erickson-Larsen Inc.
Gorst Co.
J.M. Wilson
Jacobs & Associates Inc.
Joseph Krar & Associates Inc.
McClelland and Hine Inc.
McGraw Insurance Services
Morstan General Agency of Florida II Inc.
National Indemnity Company
Pacific Specialty Insurance Co.
Risk Placement Services - Scottsdale
RPS Leicht
RPS SAFA St. Louis
RSI International Inc.
RSI International Inc. (Missouri)
South & Western General Agency Inc.
Strickland Insurance Brokers Inc.
Sun Coast General Insurance Agency
Swett & Crawford
Texas Commercial Insurance Facilities
Topa Insurance Company
Trinity E&S Insurance Services Inc. (Bermuda Dunes, CA)
Vintage Underwriters

Hospice (Medical & Non Medical)

Hospice (Medical & Non Medical)

Allied Protector Plan
Founders Professional
Gateway Specialty Insurance
K&B Underwriters LLC
Negley Associates
Risk Placement Services - Dallas
Sapphire Blue
Smith, Bell & Thompson

Hospitality

Banquet Halls

Founders Insurance Company
RCA Insurance Group

Bars/Night Clubs

A.I.I. Insurance Brokerage of Mass. Inc.
Abram Interstate Insurance Services Inc.
Advanced E&S Group - Midwest Region
Agency Intermediaries Inc.
All Risks Ltd.
AMC Insurance Services
American Underwriting Managers
AmWINS Group Inc. - 50 Offices Nationwide
Atlantic Casualty Insurance Company
Atlantic Specialty Lines - Midwest
Atlantic Specialty Lines of Florida
Atlantic Specialty Lines of Texas LLC
Bass Underwriters
Bliss & Glennon Inc.
Brecht & Associates
Burns & Wilcox - All Offices
Capitol Insurance Companies
Ck Specialty Insurance Associates - All Offices
Cochrane and Company
CRC Insurance Services - All Offices
Crusader Insurance Company
Erickson-Larsen Inc.
Excel Insurance Services Inc.
Focus Underwriters LLC
Founders Insurance Company
Gabor Insurance Services Inc.
Gorst Co.
Gray-Stone & Company Inc.
Gresham & Associates Inc. - Springfield
Gresham & Associates Inc. - Stockbridge
Griffin Underwriting Services
International Excess Companies
Jacobs & Associates Inc.
James River Insurance Company
LevelFirst
Lionheart Insurance Services
M.J. Hall & Company Inc.
MAXIMUM
McClelland and Hine Inc.
Meadowbrook Insurance Group
Morstan General Agency of Florida II Inc.
National Insurance Underwriters
Nautilus Insurance Co. & Great Divide Ins. Co.
NeitClem Wholesale Insurance Brokerage Inc.
Pacific Excess Insurance Marketing
Pacific Gateway Insurance Agency
Partners Specialty Group LLC
People's United Insurance Agency Inc.
Philadelphia Insurance Companies
Prime Insurance Company
Program Brokerage Corporation
Promont Advisors LLC
RCA Insurance Group
RPS Leicht
RPS SAFA St. Louis
Russell Bond & Co. Inc.
TAPCO Underwriters Inc.
Trinity E&S Insurance Services Inc. (Bermuda Dunes, CA)
Tuscano Agency
U.S. Risk Insurance Group Inc.
Unifax Insurance Systems Inc.
Western Security Surplus Insurance Brokers Inc.
Westrope Insurance Managers of Florida LLC
Yates & Associates Ins. Services

Bed & Breakfasts

Appleby & Sterling
Burns & Wilcox - All Offices
Ck Specialty Insurance Associates - All Offices
Founders Insurance Company
Monitor Liability Managers LLC
Professional Liability Ins. Svcs Inc. - Underwriting Facilities
RIC Insurance General Agency Inc.
The McGowan Companies

Breweries/Micro

Founders Insurance Company
Philadelphia Insurance Companies
RCA Insurance Group

Legend: East Midwest Southeast Texas/South Central West Not Available (*Italicized companies offer binding authority.*)

Casinos
AmWINS Group Inc. - 50 Offices Nationwide
MAXIMUM
National Specialty Underwriters Inc.

Caterers
A.I.I. Insurance Brokerage of Mass. Inc.
Atlantic Casualty Insurance Company
Founders Insurance Company
Nautilus Insurance Co. & Great Divide Ins. Co.
RCA Insurance Group
TAPCO Underwriters Inc.

Dinner Theaters
Berkley Specialty Underwriting Managers
Philadelphia Insurance Companies

Gentlemens Clubs
A.I.I. Insurance Brokerage of Mass. Inc.
AmWINS Group Inc. - 50 Offices Nationwide
Ashley General Agency
Burns & Wilcox - All Offices
Crusader Insurance Company
Erickson-Larsen Inc.
Founders Insurance Company
Gabor Insurance Services Inc.
Gresham & Associates Inc. - Jacksonville
Gresham & Associates Inc. - Stockbridge
International Excess Companies
James River Insurance Company
Jimcor Agencies
MAXIMUM
Morstan General Agency of Florida II Inc.
National Insurance Underwriters
NeitClem Wholesale Insurance Brokerage Inc.
Partners Specialty Group LLC
Prime Insurance Company
RCA Insurance Group
Swett & Crawford
U.S. Risk Insurance Group Inc.
Unifax Insurance Systems Inc.
USG Insurance Services Inc.
Westrope Insurance Managers of Florida LLC

Hotels/Motels Packages
Advanced E&S Group - Southeast Region
AMC Insurance Services
American Underwriting Managers
AmWINS Group Inc. - 50 Offices Nationwide
Appleby & Sterling
Atlantic Casualty Insurance Company
Atlantic Specialty Lines - Midwest
Atlantic Specialty Lines of Florida
Bass Underwriters
Brecht & Associates
Burns & Wilcox - All Offices
CID Insurance Programs Inc.
Ck Specialty Insurance Associates - All Offices
Cochrane and Company
CRC Insurance Services - All Offices
CRC | Crump
Crusader Insurance Company
Ellen Ullo Insurance Agency
GIC Underwriters Inc.
Gorst Co.
Gresham & Associates Inc. - Jacksonville
Jimcor Agencies
LevelFirst
M.J. Kelly Company
McClelland and Hine Inc.
Meadowbrook Insurance Group
Monitor Liability Managers LLC
Morstan General Agency of Florida II Inc.
Motel Insurance Brokers Inc.
National Specialty Underwriters Inc.
NeitClem Wholesale Insurance Brokerage Inc.
Pacific Excess Insurance Marketing
Patriot National Underwriters Inc.
Professional Liability Ins. Svcs Inc. - Underwriting Facilities
Promont Advisors LLC
Risk Placement Services - Dallas
Roush Insurance Services Inc.
RPS Leicht
RPS SAFA St. Louis
South & Western General Agency Inc.
Southeast Surplus Underwriters General Agency Inc.
Suitelife by Venture Programs
Swett & Crawford
TAPCO Underwriters Inc.
The McGowan Companies
Towerstone Inc.
Trinity E&S Insurance Services Inc. (Bermuda Dunes, CA)
Tuscano Agency
Unifax Insurance Systems Inc.
Venture Insurance Programs
Westrope Insurance Managers of Florida LLC

Internet Risks
Gerald J. Wilkoff Inc.
Specialty Global, a Div of Capitol Ins. Co's

Resorts
Burns & Wilcox - All Offices
Capitol Insurance Companies
Founders Insurance Company
National Specialty Underwriters Inc.
Suitelife by Venture Programs
Venture Insurance Programs

Restaurants
A.I.I. Insurance Brokerage of Mass. Inc.
Abram Interstate Insurance Services Inc.
Advanced E&S Group - Midwest Region
Advanced E&S Group - Southeast Region
Agency Intermediaries Inc.
All Risks Ltd.
AMC Insurance Services
American Underwriting Managers
AmWINS Group Inc. - 50 Offices Nationwide
Anchor Bay Insurance Managers Inc.
Anderson & Murison Inc.
Atlantic Casualty Insurance Company
Atlantic Specialty Lines - Midwest
Atlantic Specialty Lines of Florida
Atlantic Specialty Lines of Texas LLC
Bass Underwriters
Bliss & Glennon Inc.
Braishfield Associates Inc.
Brecht & Associates
Burns & Wilcox - All Offices
Capitol Insurance Companies
Ck Specialty Insurance Associates - All Offices
Cochrane and Company
Continental Brokers Inc.
Crusader Insurance Company
Delta General Agency Corp.
Erickson-Larsen Inc.
Excel Insurance Services Inc.
Founders Insurance Company
Gabor Insurance Services Inc.
GIC Underwriters Inc.
Gresham & Associates Inc. - Jacksonville
Gresham & Associates Inc. - Springfield
Gresham & Associates Inc. - Stockbridge
Griffin Underwriting Services
Insurance Innovators Agency Of New England Inc. (Hopedale)
Insurance Innovators Agency Of New England Inc. (West Springfield)
International Excess Companies
J.M. Wilson
Jacobs & Associates Inc.
Jimcor Agencies
LevelFirst
Lionheart Insurance Services
M.J. Kelly Company
MAXIMUM
McClelland and Hine Inc.
McLeckie Insurance Group
Meadowbrook Insurance Group
Monitor Liability Managers LLC
Morstan General Agency of Florida II Inc.
National Insurance Underwriters
Nautilus Insurance Co. & Great Divide Ins. Co.
Norman-Spencer Agency Inc.
Pacific Excess Insurance Marketing
Pacific Gateway Insurance Agency
Patriot National Underwriters Inc.
People's United Insurance Agency Inc.
Philadelphia Insurance Companies
Professional Liability Ins. Svcs Inc. - Underwriting Facilities
Promont Advisors LLC
RCA Insurance Group
RIC Insurance General Agency Inc.
RPS Leicht
RPS SAFA St. Louis
RSI International Inc. (Missouri)
Scobie Group- Eau Claire
Shelly, Middlebrooks & O'Leary Inc. (Jacksonville)
South & Western General Agency Inc.
TAPCO Underwriters Inc.
The McGowan Companies
Towerstone Inc.
Trinity E&S Insurance Services Inc. (Bermuda Dunes, CA)
Tuscano Agency
Unifax Insurance Systems Inc.
Western Surplus Lines Agency Inc.
Westrope Insurance Managers of Florida LLC
Yates & Associates Ins. Services

Spas
Allied Protector Plan
American Safety Insurance Services Inc.
Burns & Wilcox - All Offices
Capitol Insurance Companies
Continental Brokers Inc.
Insurtec Tanning and Spa Insurance
National Specialty Underwriters Inc.
Professional Program Insurance Brokerage
Suitelife by Venture Programs
TAPCO Underwriters Inc.
Venture Insurance Programs

Special Events
AmWINS Transportation Underwriters Inc. (Zionsville)
Atlantic Specialty Lines of Pennsylvania LLC
Bliss & Glennon Inc.
Capitol Insurance Companies
Founders Insurance Company
Francis L. Dean & Associates Inc.
Gresham & Associates Inc. - Jacksonville
HCC Specialty (MA)
James River Insurance Company
LA Xcess Insurance Brokers Inc.
McClelland and Hine Inc.
Nautilus Insurance Co. & Great Divide Ins. Co.
Pacific Excess Insurance Marketing
Pacific Gateway Insurance Agency
Sports & Fitness Insurance Corporation (SFIC)
TAPCO Underwriters Inc.
Towerstone Inc.

Inland Marine

Bailee
Atlantic Casualty Insurance Company
Gridiron Insurance Underwriters Inc.
International Transportation & Marine Agency Inc.
NBIS

Builders Risk
AMC Insurance Services
American Safety Insurance Services Inc.
AmWINS Group Inc. - 50 Offices Nationwide
Atlantic Specialty Lines of Pennsylvania LLC
Bass Underwriters
Bliss & Glennon Central
Bliss & Glennon Inc.
Boston Insurance Brokerage
Britt/Paulk Insurance Agency Inc.
Burns & Wilcox - All Offices
Canon Insurance Service
Catlin
Commercial Sector Insurance Brokers LLC
Deans & Homer
Global Special Risks
Gridiron Insurance Underwriters Inc.
Horizon E & S Insurance Brokerage
Indemnity Excess & Surplus Agency Inc.
Jimcor Agencies
LevelFirst
MacAfee & Edwards Inc. - Mexican Insurance Specialist
MacNeill Group Inc., CMGA
Maritime Program Group
Mc Claugherty Insurance Agency
McClelland and Hine Inc.
McLeckie Insurance Group
National Advantage Insurance Services Inc.
NeitClem Wholesale Insurance Brokerage Inc.
Orion Commercial Insurance Services Inc.
Partners Specialty Group LLC
Program Brokerage Corporation
RIC Insurance General Agency Inc.
Risk Placement Services - Dallas
Risk Placement Services/Lemac
South & Western General Agency Inc.
Southern Insurance Underwriters Inc. CMGA
Sterling Underwriters
Strickland Insurance Brokers Inc.
Technical Risk Underwriters
The Navigators Group Inc.
U.S. Risk Insurance Group Inc.
Woodlands Insurance Services LLC
Yates & Associates Ins. Services

Contractors Equipment
Anchor Bay Insurance Managers Inc.
Ashley General Agency
Atlantic Specialty Lines of Texas LLC
Bass Underwriters
Bliss & Glennon Central
Britt/Paulk Insurance Agency Inc.
Builders & Tradesmen's Insurance Services Inc.
Catlin
Commercial Sector Insurance Brokers LLC
Construction Insurance Solutions
Excel Insurance Services Inc.
Focus Underwriters LLC
Global Special Risks
Gresham & Associates Inc. - Jacksonville
Gresham & Associates Inc. - Orlando
Gridiron Insurance Underwriters Inc.
Horizon E & S Insurance Brokerage
IMCO
International Excess Companies
Klein & Costa Insurance Services
MacAfee & Edwards Inc. - Mexican Insurance Specialist
Maritime Program Group
McLeckie Insurance Group
Morstan General Agency of Florida II Inc.
N-Surance Outlets Inc. (Georgia)
NBIS

Legend: East | Midwest | Southeast | Texas/South Central | West | Not Available

(Italicized companies offer binding authority.)

- *Norman-Spencer Agency Inc.*
- *Patriot National Underwriters Inc.*
- RLI Insurance Company/Mt. Hawley Insurance Company
- *RPS Leicht*
- *RSI International Inc. (Missouri)*
- *Specialty Risk Associates Inc.*
- *Sterling Underwriters*
- *The Navigators Group Inc.*
- Towerstone Inc.
- *Trinity E&S Insurance Services Inc. (Bermuda Dunes, CA)*
- *Western Surplus Lines Agency Inc.*
- *Westrope Insurance Managers of Florida LLC*
- Wholesale Connection Insurance Services
- *Woodlands Insurance Services LLC*
- *Yates & Associates Ins. Services*

EDP
- *Gridiron Insurance Underwriters Inc.*

Equipment Floaters
- *Atlantic Casualty Insurance Company*
- *Bolton & Company*
- *Britt/Paulk Insurance Agency Inc.*
- Builders & Tradesmen's Insurance Services Inc.
- Gabor Insurance Services Inc.
- Global Special Risks
- *Gridiron Insurance Underwriters Inc.*
- IMCO
- *Interline Insurance Services*
- *International Transportation & Marine Agency Inc.*
- *Keller & Co Inc.*
- *Maritime Program Group*
- Midlands Management Corporation
- *Midlands Management of Texas Inc.*
- *Morstan General Agency of Florida II Inc.*
- *National Advantage Insurance Services Inc.*
- *NBIS*
- R.E. Chaix & Assoc.
- RLI Insurance Company/Mt. Hawley Insurance Company
- Shelly, Middlebrooks & O'Leary Inc. (Jacksonville)
- Southeast Surplus Underwriters General Agency Inc.
- *Sterling Underwriters*
- *Swett & Crawford*
- *Western Surplus Lines Agency Inc.*

Floaters (Misc.)
- A & B Insurance Solutions LLC
- *Bliss & Glennon Central*
- *Entertainment Pro Insurance*
- *Gridiron Insurance Underwriters Inc.*
- *Joseph Krar & Associates Inc.*
- *Midlands Management of Texas Inc.*
- *The Navigators Group Inc.*
- Wyvern International Insurance Brokers

Installation Floaters
- Anchor Bay Insurance Managers Inc.
- *Britt/Paulk Insurance Agency Inc.*
- Builders & Tradesmen's Insurance Services Inc.
- *Deans & Homer*
- *Gridiron Insurance Underwriters Inc.*
- *Maritime Program Group*
- *NBIS*
- *Technical Risk Underwriters*
- *Westrope Insurance Managers of Florida LLC*

Installment Sales Floaters
- *Gridiron Insurance Underwriters Inc.*

Motor Truck Cargo
- *AMC Insurance Services*
- American Underwriting Managers
- AmWINS Transportation Underwriters Inc.
- *Atlantic Specialty Lines of Texas LLC*
- *Bliss & Glennon Central*
- *Bliss & Glennon Inc.*
- *Bolton & Company*
- Boston Insurance Brokerage
- *Brecht & Associates*
- *Commercial Sector Insurance Brokers LLC*
- Evolution Insurance Brokers
- Gray-Stone & Company Inc.
- *Gresham & Associates Inc. - Indianapolis*
- *Gridiron Insurance Underwriters Inc.*
- IMCO
- *Interline Insurance Services*
- *International Transportation & Marine Agency Inc.*
- *IPA Risk Management LLC*
- Jimcor Agencies
- *Keller & Co Inc.*
- *MacAfee & Edwards Inc. - Mexican Insurance Specialist*
- *MacNeill Group Inc., CMGA*
- *Maritime Program Group*
- McClelland and Hine Inc.
- *McLeckie Insurance Group*
- *MexiPass International Insurance Services LLC*
- Midlands Management Corporation
- *Midlands Management of Texas Inc.*
- ***Morstan General Agency of Florida II Inc.***
- *National Advantage Insurance Services Inc.*
- *NBIS*
- NeitClem Wholesale Insurance Brokerage Inc.
- *Pacific Gateway Insurance Agency*
- **Partners Specialty Group LLC**
- *Patriot National Underwriters Inc.*
- R.E. Chaix & Assoc.
- RLI Insurance Company/Mt. Hawley Insurance Company
- *RSI International Inc. (Missouri)*
- *Shelly, Middlebrooks & O'Leary Inc. (St. Petersburg)*
- *South Texas General Insurance Agency*
- *Sun Coast General Insurance Agency*
- Swett & Crawford
- *Texas Commercial Insurance Facilities*
- Transportation Risk Underwriters Inc.
- *Truckers Insurance Associates*
- *Western Security Surplus Insurance Brokers Inc.*
- Westrope
- *Westrope Insurance Managers of Florida LLC*
- Wyvern International Insurance Brokers
- *Yates & Associates Ins. Services*

Personal Property Floaters
- *Entertainment Pro Insurance*
- ***Gorst Co.***
- *Gridiron Insurance Underwriters Inc.*
- *King Insurance Support Systems*
- *Monarch E&S Insurance Services*
- *R.V. Nuccio & Associates Inc.*
- Swett & Crawford

Warehousemens Liability
- AmWINS Group Inc. - 50 Offices Nationwide
- Gresham & Associates Inc. - Springfield
- *Gridiron Insurance Underwriters Inc.*
- *International Transportation & Marine Agency Inc.*
- Jimcor Agencies
- *Maritime Program Group*
- MAXIMUM
- *Midlands Management of Texas Inc.*
- *National Advantage Insurance Services Inc.*
- *NBIS*
- RLI Insurance Company/Mt. Hawley Insurance Company
- Swett & Crawford
- Wyvern International Insurance Brokers

Welding Supply Dealers
- *Maritime Program Group*

Internet Related Risks

Cyber Liability
- A.I.I. Insurance Brokerage of Mass. Inc.
- Access E&S Insurance Services (CA)
- Access E&S Insurance Services (VA)
- Agency Intermediaries Inc.
- Agentic Insurance LLC
- *Allied Protector Plan*
- Apogee Insurance Group, a Berkshire Hathaway Company
- ASLPro
- Automotive Risk Mgmt. & Ins. Services Inc.
- Bailey Special Risks Inc.
- Blais E&S Agency of Texas, Ltd. (Austin)
- Blais E&S Agency of Texas, Ltd. (Dallas)
- Blais E&S Agency of Texas, Ltd. (Houston)
- Burns & Wilcox - All Offices
- Centurion Insurance Group
- Cooper & McCloskey Inc.
- Eaton Professional Insurance Services
- eKo Specialty Insurance Services Inc.
- *Euclid Managers LLC*
- *Excel Insurance Services Inc.*
- Gerald J. Wilkoff Inc.
- Gumtree Wholesale Insurance Brokers Inc.
- *Indemnity Excess & Surplus Agency Inc.*
- International Excess Companies
- IT Risk Managers Inc.
- Jacobs & Associates Inc.
- LA Xcess Insurance Brokers Inc.
- Liberty International Underwriters
- NIF Group Inc.
- Partners Specialty Group LLC
- ***Preferred Property Programs***
- Quadrant Insurance Managers
- *RPS Technology & Cyber*
- Russell Bond & Co. Inc.
- S.H. Smith & Company Inc. - 7 Offices Nationwide
- Socius Insurance Services Inc.
- *Specialty Global, a Div of Capitol Ins. Co's*
- Tennant Risk Services
- *ThinkRisk Underwriting Agency*
- Travelers
- U.S. Risk Insurance Group Inc.
- USX/S

E&O
- 5Star Professional Programs
- Access E&S Insurance Services (VA)
- Apogee Insurance Group, a Berkshire Hathaway Company
- ASLPro
- Bailey Special Risks Inc.
- Blais E&S Agency of Texas, Ltd. (Austin, Dallas, Houston)
- Cooper & McCloskey Inc.
- *Euclid Managers LLC*
- *GIC Underwriters Inc.*
- Gresham & Associates Inc. - Jacksonville
- Gumtree Wholesale Insurance Brokers Inc.
- Innovative Risk Solutions
- IT Risk Managers Inc.
- LevelFirst
- NeitClem Wholesale Insurance Brokerage Inc.
- NIF Group Inc.
- *RPS Technology & Cyber*
- Sierra Specialty
- *Specialty Global, a Div of Capitol Ins. Co's*
- Tennant Risk Services
- *ThinkRisk Underwriting Agency*
- Tuscano Agency
- Wholesale Connection Insurance Services

E-Commerce Risks
- Burns & Wilcox - All Offices
- Centurion Insurance Group
- *Euclid Managers LLC*
- Gerald J. Wilkoff Inc.
- *RPS Technology & Cyber*
- *Specialty Global, a Div of Capitol Ins. Co's*

Internet Service Providers
- Burns & Wilcox - All Offices
- *Euclid Managers LLC*
- *RPS Technology & Cyber*
- *Specialty Global, a Div of Capitol Ins. Co's*
- *ThinkRisk Underwriting Agency*

Software Designers
- Access E&S Insurance Services (VA)
- ASLPro
- Burns & Wilcox - All Offices
- Eaton Professional Insurance Services
- *Euclid Managers LLC*
- IT Risk Managers Inc.
- *RPS Technology & Cyber*
- Russell Bond & Co. Inc.
- *Specialty Global, a Div of Capitol Ins. Co's*
- Tennant Risk Services
- *ThinkRisk Underwriting Agency*

Web Hosting
- *Euclid Managers LLC*
- *RPS Technology & Cyber*
- *Specialty Global, a Div of Capitol Ins. Co's*

Web Site Designers
- ASLPro
- *Atlantic Casualty Insurance Company*
- Eaton Professional Insurance Services
- *Euclid Managers LLC*
- *IPC*
- IT Risk Managers Inc.
- *RPS Technology & Cyber*
- *Specialty Global, a Div of Capitol Ins. Co's*
- *ThinkRisk Underwriting Agency*
- USX/S

Liability

Apartments (liability only)
- *A.I.I. Insurance Brokerage of Mass. Inc.*
- Access Point Insurance Services
- **Admiral Insurance Co.**
- *Advanced E&S Group - Southeast Region*
- *Atlantic Casualty Insurance Company*
- *Atlantic Specialty Lines - Midwest*
- *Atlantic Specialty Lines of Florida*
- *Atlantic Specialty Lines of Texas LLC*
- *Atlantic Specialty Lines of VA LLC*
- *Bolton & Company*
- Commercial Sector Insurance Brokers LLC
- *Delta General Agency Corp.*
- *IPC*
- *Lionheart Insurance Services*
- *Nautilus Insurance Co. & Great Divide Ins. Co.*
- *Network E&S Insurance Brokers LLC*
- *Partners Specialty Group LLC*
- Philadelphia Insurance Companies
- *Program Brokerage Corporation*
- Quadrant Insurance Managers
- *Risk Placement Services/Lemac*
- RLI Insurance Company/Mt. Hawley Insurance Company
- Specialty Programs and Facilities Managers Inc. (AmWINS)
- *TAPCO Underwriters Inc.*
- *Westrope Insurance Managers of Florida LLC*

Comprehensive Personal Liability (CPL)
- *4 All Insurance Services*
- Abram Interstate Insurance Services Inc.
- *American Reliable Insurance Company*
- *Anderson & Murison Inc.*

Braishfield Associates Inc.
McGraw Insurance Services
Pacific Specialty Insurance Co.
Risk Placement Services - Scottsdale
Specialty Risk Associates Inc.
TAPCO Underwriters Inc.
Topa Insurance Company

General Liability (GL)

4 All Insurance Services
5Star Waste Insurance Program
A & B Insurance Solutions LLC
A.I.I. Insurance Brokerage of Mass. Inc.
Abram Interstate Insurance Services Inc.
Access E&S Insurance Services (CA)
Access Point Insurance Services
Admiral Insurance Co.
Agency Intermediaries Inc.
Agostini Wholesale Insurance
AMC Insurance Services
American Safety Insurance Services Inc.
American Underwriting Managers
Anderson & Murison Inc.
Atlantic Specialty Lines of Pennsylvania LLC
Atlas Financial Holdings Inc. - American Country, American Service, Gateway & Alano Insurance Co's
Bass Underwriters
Berkley Specialty Underwriting Managers LLC - Environmental Division
Bliss & Glennon Central
Bliss & Glennon Inc.
Bolton & Company
Catlin
Citadel Insurance Services, LC
Combined Resources
Commercial Sector Insurance Brokers LLC
Compass Insurance Group of Agencies
Construction Insurance Partners
Costanza Insurance Agency Inc.
CoverXSpecialty
CRC Insurance Services - All Offices
Ellen Ullo Insurance Agency
Focus Underwriters LLC
Francis L. Dean & Associates Inc.
Gabor Insurance Services Inc.
General Star Management Company
General Star Management Company
GIC Underwriters Inc.
Global Special Risks
Gresham & Associates Inc. - Orlando
Gresham & Associates Inc. - Stockbridge
Horizon E & S Insurance Brokerage
iii of Maryland Inc.
Indemnity Excess & Surplus Agency Inc.
Innovators of New York Inc.
Insurance Center Special Risks Ltd.
Insurance Innovators Agency Of New England Inc. (Hopedale)
Insurance Innovators Agency Of New England Inc. (West Springfield)
Insurance Innovators of New Jersey Inc.
Insurance Innovators Inc.
International Excess Companies
IPC
James Klein Insurance
James River Insurance Company
Joseph Krar & Associates Inc.
K&M Henderson Insurance Services Inc.
Kevin Davis Insurance Services
LevelFirst
Liberty International Underwriters
M.J. Hall & Company Inc.
MacNeill Group Inc., CMGA
MarketScout
MAXIMUM
McLeckie Insurance Group
Midlands Management of Texas Inc.
N-Surance Outlets Inc. (Georgia)
Nautilus Insurance Co. & Great Divide Ins. Co.
NBIS
Negley Associates
NeitClem Wholesale Insurance Brokerage Inc.
NIF Group Inc.
Norman-Spencer Agency Inc.
Norman-Spencer International Inc.
Northern States Agency
Orion Commercial Insurance Services Inc.
Pacific Excess Insurance Marketing
Pacific Gateway Insurance Agency
Park Insurance Company
Patriot National Underwriters Inc.
Professional Program Insurance Brokerage
Promont Advisors LLC
Quadrant Insurance Managers
Risk Placement Services - Dallas
RLI Insurance Company/Mt. Hawley Insurance Company
RLI Specialty Programs
RoamNet Insurance Marketing Programs
Roush Insurance Services Inc.
RPS Leicht
Russell Bond & Co. Inc.
Shelly, Middlebrooks & O'Leary Inc. (Jacksonville)
Sierra Specialty
South Texas General Insurance Agency
Southern Insurance Underwriters Inc. CMGA
Special Markets Insurance Consultants Inc.
Specialty Programs and Facilities Managers Inc. (AmWINS)
Specialty Risk Associates Inc.
Sports & Fitness Insurance Corporation (SFIC)
Strickland Insurance Brokers Inc.
SWBC
TAPCO Underwriters Inc.
The Navigators Group Inc.
Topa Insurance Company
Towerstone Inc.
Transportation Risk Underwriters Inc.
Tuscano Agency
Vintage Underwriters
Western Surplus Lines Agency Inc.
Westrope
Westrope Insurance Managers of Florida LLC
World Wide Specialty Programs Inc.

Homeowners Associations

4 All Insurance Services
Advanced E&S Group - Midwest Region
All Risks Ltd.
Continental Brokers Inc.
Gresham & Associates Inc. - Jacksonville
Kevin Davis Insurance Services
MexiPass International Insurance Services LLC
Nautilus Insurance Co. & Great Divide Ins. Co.
Preferred Property Programs
Specialty Programs and Facilities Managers Inc. (AmWINS)
Suitelife by Venture Programs
Western World Insurance Group

Lessor`s Risk

Access Point Insurance Services
Admiral Insurance Co.
Advanced E&S Group - Midwest Region
Advanced E&S Group - Southeast Region
American Safety Insurance Services Inc.
Atlantic Casualty Insurance Company
Atlantic Specialty Lines - Midwest
Atlantic Specialty Lines of Florida
Atlantic Specialty Lines of VA LLC
Bass Underwriters
Brecht & Associates
Capitol Insurance Companies
CID Insurance Programs Inc.
DMI Insurance Services
Gabor Insurance Services Inc.
Gorst Co.
Independent Insurance Agents & Brokers California (IIABCal)
IPA Risk Management LLC
IPC
James River Insurance Company
Jimcor Agencies
LevelFirst
MacNeill Group Inc., CMGA
Meadowbrook Insurance Group
National Specialty Underwriters Inc.
Nautilus Insurance Co. & Great Divide Ins. Co.
Northern States Agency
Pacific Excess Insurance Marketing
Partners Specialty Group LLC
Philadelphia Insurance Companies
Preferred Property Programs
Promont Advisors LLC
Quirk & Company
Sierra Specialty
Specialty Programs and Facilities Managers Inc. (AmWINS)
Specialty Risk Associates Inc.
Sterling Underwriters
Topa Insurance Company
Vintage Underwriters
Western World Insurance Group

Owners, Landlords & Tenants (OLT)

A.I.I. Insurance Brokerage of Mass. Inc.
Admiral Insurance Co.
American Safety Insurance Services Inc.
Atlantic Casualty Insurance Company
Atlantic Specialty Lines - Midwest
Atlantic Specialty Lines of Florida
Atlantic Specialty Lines of Texas LLC
Atlantic Specialty Lines of VA LLC
Bass Underwriters
Evolution Insurance Brokers
Gabor Insurance Services Inc.
Gresham & Associates Inc. - Jacksonville
IPC
James River Insurance Company
Nautilus Insurance Co. & Great Divide Ins. Co.
Philadelphia Insurance Companies
Preferred Property Programs
RLI Insurance Company/Mt. Hawley Insurance Company
South Texas General Insurance Agency
Specialty Programs and Facilities Managers Inc. (AmWINS)
Specialty Risk Associates Inc.
Sterling Underwriters
TAPCO Underwriters Inc.
Topa Insurance Company
Trinity E&S Insurance Services Inc. (Bermuda Dunes, CA)

Premises Liability

Abram Interstate Insurance Services Inc.
Admiral Insurance Co.
American Safety Insurance Services Inc.
Excel Insurance Services Inc.
IPC
Kevin Davis Insurance Services
Klein & Costa Insurance Services
MacNeill Group Inc., CMGA
Nautilus Insurance Co. & Great Divide Ins. Co.
Network E&S Insurance Brokers LLC
Partners Specialty Group LLC
Preferred Property Programs
RLI Specialty Programs
Specialty Programs and Facilities Managers Inc. (AmWINS)
Specialty Risk Associates Inc.
Sports & Fitness Insurance Corporation (SFIC)
Sterling Underwriters
TAPCO Underwriters Inc.
Topa Insurance Company

Liquor Liability

Bars/Night Clubs (W/ Liquor Liability)

A.I.I. Insurance Brokerage of Mass. Inc.
Advanced E&S Group - Midwest Region
AmWINS Group Inc. - 50 Offices Nationwide
Anchor Bay Insurance Managers Inc.
Ashley General Agency
Atlantic Specialty Lines - Midwest
Atlantic Specialty Lines of Florida
Atlantic Specialty Lines of Texas LLC
Brecht & Associates
Burns & Wilcox - All Offices
Capitol Insurance Companies
Cochrane and Company
CRC Insurance Services - All Offices
Crusader Insurance Company
Donald Gaddis Co. Inc. Insurance Svcs
Focus Underwriters LLC
Founders Insurance Company
GIC Underwriters Inc.
Gresham & Associates Inc. - Jacksonville
J.E. Brown & Associates
Jacobs & Associates Inc.
Jimcor Agencies
K&M Henderson Insurance Services Inc.
Lionheart Insurance Services
M.J. Hall & Company Inc.
M.J. Kelly Company
National Insurance Underwriters
Ohio E & S Agency Inc.
Partners Specialty Group LLC
People's United Insurance Agency Inc.
RIC Insurance General Agency Inc.
Risk Placement Services - Scottsdale
Roush Insurance Services Inc.
RSI International Inc.
Southeast Surplus Underwriters General Agency Inc.
Southern Cross Underwriters - All Offices
Swett & Crawford
TAPCO Underwriters Inc.
Unifax Insurance Systems Inc.
USG Insurance Services Inc.
USX/S
Western Security Surplus Insurance Brokers Inc.
Westrope Insurance Managers of Florida LLC

Liquor Dealers & Stores

Advanced E&S Group - Midwest Region
Burns & Wilcox - All Offices
Crusader Insurance Company
Founders Insurance Company
Gorst Co.
Jimcor Agencies
People's United Insurance Agency Inc.
Swett & Crawford
Unifax Insurance Systems Inc.

Liquor Liability

A & B Insurance Solutions LLC
Access E&S Insurance Services (CA)
Advanced E&S Group - Midwest Region
Advanced E&S Group - Southeast Region
Agency Intermediaries Inc.
Agency Marketing Services
AMC Insurance Services
American Underwriting Managers
Appalachian Underwriters Inc.
Arlington/Roe & Co of Indiana
Atlantic Specialty Lines of VA LLC
Bass Underwriters
BJW Insurance Services LLC
Bliss & Glennon Central
Bliss & Glennon Inc.
Braishfield Associates Inc.

Legend: East Midwest Southeast Texas/South Central West Not Available (*Italicized companies offer binding authority.*)

Brecht & Associates
Burns & Wilcox - All Offices
Capitol Insurance Companies
CRC | Crump
Crusader Insurance Company
Donald Gaddis Co. Inc. Insurance Svcs
Evolution Insurance Brokers
Focus Underwriters LLC
Founders Insurance Company
Gabor Insurance Services Inc.
Gresham & Associates Inc. - Jacksonville
Gresham & Associates Inc. - Orlando
Gresham & Associates Inc. - Springfield
Griffin Underwriting Services
Horizon E & S Insurance Brokerage
iii of Maryland Inc.
Indemnity Excess & Surplus Agency Inc.
Innovators of New York Inc.
Insurance Innovators Agency Of New England Inc. (Hopedale)
Insurance Innovators Agency Of New England Inc. (West Springfield)
Insurance Innovators of New Jersey Inc.
Insurance Innovators Inc.
International Excess Companies
Jimcor Agencies
Keller & Co Inc.
Klein & Costa Insurance Services
M.J. Hall & Company Inc.
MarketScout
Ohio E & S Agency Inc.
People's United Insurance Agency Inc.
RIC Insurance General Agency Inc.
Risk Placement Services - Scottsdale
Roush Insurance Services Inc.
RPS SAFA St. Louis
RSI International Inc.
Russell Bond & Co. Inc.
Southern Insurance Underwriters Inc. CMGA
Strickland Insurance Brokers Inc.
Swett & Crawford
TAPCO Underwriters Inc.
Topa Insurance Company
Towerstone Inc.
Trinity E&S Insurance Services Inc. (Bermuda Dunes, CA)
Tuscano Agency
U.S. Risk Insurance Group Inc.
Unifax Insurance Systems Inc.
Western Security Surplus Insurance Brokers Inc.
Westrope Insurance Managers of Florida LLC

Liquor Liability Host

Advanced E&S Group - Midwest Region
Founders Insurance Company
Jimcor Agencies
Nonprofits' Insurance Alliance of Calif.
TAPCO Underwriters Inc.

Manufacturing Risks

Ammunition Manufacturers

Admiral Insurance Co.
Cochrane and Company
James River Insurance Company
Joseph Chiarello & Co., Inc.; Firearms Business Insurance Program
Philadelphia Insurance Companies

Building Supplies

Admiral Insurance Co.

Chemical Manufacturers

Access E&S Insurance Services (VA)
Admiral Insurance Co.
American Safety Insurance Services Inc.
Beacon Hill Associates Inc.
Burns & Wilcox - All Offices
Citadel Insurance Services, LC
James River Insurance Company
MarketScout
NeitClem Wholesale Insurance Brokerage Inc.
Quaker Special Risk (Florida)
Quaker Special Risk (Mass.)
Quaker Special Risk (New Jersey)
Quaker Special Risk (New York)
Swett & Crawford
Woodlands Insurance Services LLC

Electrical & Electronic Equip. Manufacturers

Admiral Insurance Co.
American Safety Insurance Services Inc.
Burns & Wilcox - All Offices
Citadel Insurance Services, LC
Philadelphia Insurance Companies
Professional Program Insurance Brokerage
Quirk & Company
Woodlands Insurance Services LLC

Food Manufacturers/Producers

Admiral Insurance Co.
Appleby & Sterling
Burns & Wilcox - All Offices

James River Insurance Company
NeitClem Wholesale Insurance Brokerage Inc.
Swett & Crawford
The McGowan Companies

Furniture & Fixtures Manufacturers

Admiral Insurance Co.
Burns & Wilcox - All Offices
Professional Program Insurance Brokerage

Independent Power Producers

Admiral Insurance Co.

Medical Equipment Manufacturers

Admiral Insurance Co.
Citadel Insurance Services, LC
Commercial Sector Insurance Brokers LLC
CRC Insurance Services - All Offices
James Klein Insurance
James River Insurance Company
LifeScienceRisk
MarketScout
Nautilus Insurance Co. & Great Divide Ins. Co.
NeitClem Wholesale Insurance Brokerage Inc.
NIF Group Inc.
Professional Program Insurance Brokerage
Quaker Special Risk (Florida)
Quaker Special Risk (Mass.)
Quaker Special Risk (New Jersey)
Quaker Special Risk (New York)
Swett & Crawford
U.S. Risk Insurance Group Inc.
USG Insurance Services Inc.

Metal & Plastics Manufacturers

Admiral Insurance Co.
American Safety Insurance Services Inc.
Appleby & Sterling
Berkley Specialty Underwriting Managers
Boston Insurance Brokerage
Burns & Wilcox - All Offices
Citadel Insurance Services, LC
Commercial Sector Insurance Brokers LLC
Continental Brokers Inc.
Euclid Managers LLC
James River Insurance Company
MarketScout
Nautilus Insurance Co. & Great Divide Ins. Co.
Patriot National Underwriters Inc.
Philadelphia Insurance Companies
R.E. Chaix & Assoc.
Risk Placement Services/Lemac
Swett & Crawford
The McGowan Companies
U.S. Risk Insurance Group Inc.

Stone, Clay & Glass Manufacturers

Admiral Insurance Co.

Transportation Equipment Manufacturers

Admiral Insurance Co.
Citadel Insurance Services, LC

Wood Products Manufacturing

Admiral Insurance Co.
AmWINS Group Inc. - 50 Offices Nationwide
Nautilus Insurance Co. & Great Divide Ins. Co.
Philadelphia Insurance Companies
Risk Placement Services - Dallas
Tuscano Agency
Woodus K. Humphrey & Co. (AmWINS)

Marine Related

Antique & Classic Boats

Evolution Insurance Brokers
Hagerty Insurance Agency LLC
Markel American Insurance Co.

Boat Dealers

Atlass Insurance Group
Combined Resources
Continental Risk Insurance Services
LIG Marine Managers
Maritime Program Group
Norman-Spencer Agency Inc.
Stuckey and Company
TCA Inc.

Boat Manufacturers

Atlass Insurance Group
Berkley Specialty Underwriting Managers
Continental Risk Insurance Services
Gresham & Associates Inc. - Orlando
LIG Marine Managers
Maritime Program Group
Partners Specialty Group LLC
TCA Inc.

Boat Repair Operations - Yards

Atlass Insurance Group
Continental Risk Insurance Services
LIG Marine Managers
Maritime Program Group
Morstan General Agency of Florida II Inc.
Sun Coast General Insurance Agency
TCA Inc.

Boat/PWC Rental Operations

Atlass Insurance Group
Continental Risk Insurance Services
Maritime Program Group
Markel American Insurance Co.

C.O.F.R. (Certificate of Financial Responsibility)

TCA Inc.

Charter Boats - Bareboat

Atlass Insurance Group
Continental Risk Insurance Services
Markel American Insurance Co.

Charter Boats - Skippered

ACE Recreational Marine Insurance
Atlantic Specialty Lines of Pennsylvania LLC
Atlass Insurance Group
Braishfield Associates Inc.
Markel American Insurance Co.
Old United Casualty Co. (DBA Vantage Casualty Co. in CA only)
Sun Coast General Insurance Agency
TCA Inc.

Container (Marine) Insurance

International Transportation & Marine Agency Inc.
IPA Risk Management LLC
Maritime Program Group
R.E. Chaix & Assoc.
TCA Inc.
Wyvern International Insurance Brokers

Dry Storage

Continental Risk Insurance Services
Stuckey and Company
TCA Inc.

Excess Liability

Atlass Insurance Group
Burnett & Company Inc.
Liberty International Underwriters
LIG Marine Managers
Maritime Program Group
TCA Inc.

Fishing Boats Commercial

Continental Risk Insurance Services
Markel American Insurance Co.

Fishing Guides

ACE Recreational Marine Insurance
Evolution Insurance Brokers
Maritime Program Group
Markel American Insurance Co.
Midlands Management Corporation
Old United Casualty Co. (DBA Vantage Casualty Co. in CA only)
Wildlife Insurance Underwriters LLC

High Performance Boats

Atlass Insurance Group
Combined Resources
Maritime Program Group
Markel American Insurance Co.
Terheggen/Malone Marine Insurance

Hull/P&I

ACE Recreational Marine Insurance
AmWINS Group Inc. - 50 Offices Nationwide
Atlantic Specialty Lines of Pennsylvania LLC
Atlass Insurance Group
Continental Risk Insurance Services
Global Special Risks
Liberty International Underwriters
LIG Marine Managers
Markel American Insurance Co.
Midlands Management Corporation
Midlands Management of Texas Inc.
RLI Insurance Company/Mt. Hawley Insurance Company
Sun Coast General Insurance Agency
TCA Inc.
Terheggen/Malone Marine Insurance
The Navigators Group Inc.
U.S. Risk Insurance Group Inc.
Woodlands Insurance Services LLC

Jet Pump Boats

ACE Recreational Marine Insurance
Markel American Insurance Co.
Old United Casualty Co. (DBA Vantage Casualty Co. in CA only)
Terheggen/Malone Marine Insurance

Legend: East Midwest Southeast Texas/South Central West Not Available

(Italicized companies offer binding authority.)

Jet Ski/PWC
ACE Recreational Marine Insurance
American Modern Insurance Group
American Reliable Insurance Company
Combined Resources
Continental Risk Insurance Services
Maritime Program Group
Markel American Insurance Co.
McGraw Insurance Services
Old United Casualty Co. (DBA Vantage Casualty Co. in CA only)
Pacific Specialty Insurance Co.
Terheggen/Malone Marine Insurance

Marina Operators
Agency Intermediaries Inc.
All Risks Ltd.
Atlantic Specialty Lines of Pennsylvania LLC
Atlantic Specialty Lines of VA LLC
Atlass Insurance Group
Continental Brokers Inc.
Gresham & Associates Inc. - Orlando
Maritime Program Group
Norman-Spencer Agency Inc.
Suitelife by Venture Programs
Sun Coast General Insurance Agency
T.H.E. Insurance Company
TCA Inc.

Marinas, Boat Dealers/Repairers
Access Point Insurance Services
AmWINS Group Inc. - 50 Offices Nationwide
Atlass Insurance Group
Burns & Wilcox - All Offices
GIC Underwriters Inc.
Insurance Center Special Risks Ltd.
Jimcor Agencies
LIG Marine Managers
Maritime Program Group
Stuckey and Company
TCA Inc.
Worldwide Facilities Inc. - All Offices

Marine Pollution
AmWINS Group Inc. - 50 Offices Nationwide
Maritime Program Group
TCA Inc.

Maritime Employers Liability (MEL)
All Risks Ltd.
AmWINS Group Inc. - 50 Offices Nationwide
Atlass Insurance Group
Burnett & Company Inc.
Global Special Risks
LIG Marine Managers
TCA Inc.
U.S. Risk Insurance Group Inc.
Woodlands Insurance Services LLC

Ocean Marine
AmWINS Group Inc. - 50 Offices Nationwide
Atlass Insurance Group
Burnett & Company Inc.
Catlin
Focus Underwriters LLC
Insurance Center Special Risks Ltd.
International Transportation & Marine Agency Inc.
IPA Risk Management LLC
Klein & Costa Insurance Services
Liberty International Underwriters
LIG Marine Managers
Maritime Program Group
Morstan General Agency of Florida II Inc.
Old United Casualty Co. (DBA Vantage Casualty Co. in CA only)
RLI Insurance Company/Mt. Hawley Insurance Company
Southern Cross Underwriters - All Offices
TCA Inc.
Terheggen/Malone Marine Insurance
The Navigators Group Inc.
Woodlands Insurance Services LLC
Wyvern International Insurance Brokers

Oceanography Risks
Atlass Insurance Group
TCA Inc.

Passenger Vessel - Excursions
Atlass Insurance Group
LIG Marine Managers
Maritime Program Group
Markel American Insurance Co.
TCA Inc.

Personal Watercraft - Liability & Phys Damage
ACE Recreational Marine Insurance
American Modern Insurance Group
Evolution Insurance Brokers
Insurance Center Special Risks Ltd.
Maritime Program Group
Markel American Insurance Co.
Old United Casualty Co. (DBA Vantage Casualty Co. in CA only)
Terheggen/Malone Marine Insurance

Private Pleasure Yachts
ACE Recreational Marine Insurance
Atlantic Specialty Lines of Pennsylvania LLC
Atlass Insurance Group
Braishfield Associates Inc.
Combined Resources
Continental Risk Insurance Services
Insurance Center Special Risks Ltd.
Maritime Program Group
Markel American Insurance Co.
Midlands Management of Texas Inc.
Old United Casualty Co. (DBA Vantage Casualty Co. in CA only)
Partners Specialty Group LLC
Quaker Special Risk (New Jersey)
Sun Coast General Insurance Agency
TCA Inc.
Terheggen/Malone Marine Insurance

Ship Repairers
Atlantic Specialty Lines of VA LLC
Atlass Insurance Group
Burnett & Company Inc.
LIG Marine Managers
TCA Inc.
Woodlands Insurance Services LLC

Ski Boat/Small Boat Package
ACE Recreational Marine Insurance
American Modern Insurance Group
Atlass Insurance Group
Combined Resources
Markel American Insurance Co.
McGraw Insurance Services
Old United Casualty Co. (DBA Vantage Casualty Co. in CA only)
Pacific Specialty Insurance Co.
Terheggen/Malone Marine Insurance

Watercraft - Liability & Physical Damage
ACE Recreational Marine Insurance
American Modern Insurance Group
American Reliable Insurance Company
Arlington/Roe & Co of Indiana
Bolton & Company
Insurance Center Special Risks Ltd.
Markel American Insurance Co.
Midlands Management Corporation
Old United Casualty Co. (DBA Vantage Casualty Co. in CA only)
Russell Bond & Co. Inc.
South & Western General Agency Inc.
Southern Insurance Underwriters Inc. CMGA
TCA Inc.
Terheggen/Malone Marine Insurance

Wet Marine
Atlass Insurance Group
Focus Underwriters LLC
International Transportation & Marine Agency Inc.
Maritime Program Group
Old United Casualty Co. (DBA Vantage Casualty Co. in CA only)
TCA Inc.
Woodlands Insurance Services LLC
Wyvern International Insurance Brokers

Non-Profit & Related

Charitable Organizations
Alliance of Nonprofits for Ins. Risk Retention Group
Care Providers Insurance Services LLC
Charity First Insurance Services Inc.
Francis L. Dean & Associates Inc.
Gateway Specialty Insurance
Great American Insurance Group - Executive Liability Division
Great American Insurance Group, Specialty Human Services
MexiPass International Insurance Services LLC
Monitor Liability Managers LLC
Negley Associates
Nonprofits' Insurance Alliance of Calif.
Southern Cross Underwriters - All Offices
Special Markets Insurance Consultants Inc.
USX/S
Western World Insurance Group

Clubs/Groups
Agency Marketing Services
Alliance of Nonprofits for Ins. Risk Retention Group
Charity First Insurance Services Inc.
Evolution Insurance Brokers
Excel Insurance Services Inc.
Francis L. Dean & Associates Inc.
Gateway Specialty Insurance

Legend: East Midwest Southeast Texas/South Central West Not Available (*Italicized companies offer binding authority.*)

- *Great American Insurance Group - Executive Liability Division*
- Great American Insurance Group, Specialty Human Services
- MexiPass International Insurance Services LLC
- *Monitor Liability Managers LLC*
- *Nautilus Insurance Co. & Great Divide Ins. Co.*
- Nonprofits' Insurance Alliance of Calif.
- *Northern States Agency*
- *Special Markets Insurance Consultants Inc.*
- *Venture Insurance Programs*
- Zurich North America Commercial

Non-Profit Organizations

- *5Star Professional Programs*
- Agency Marketing Services
- Alliance of Nonprofits for Ins. Risk Retention Group
- AmWINS Group Inc. - 50 Offices Nationwide
- Apex Insurance Services
- Artex Risk Solutions Inc.
- Bailey Special Risks Inc.
- Blais E&S Agency of Texas, Ltd. (Houston)
- *Care Providers Insurance Services LLC*
- *Charity First Insurance Services Inc.*
- *CID Insurance Programs Inc.*
- CIMA Volunteers Insurance
- Compass Insurance Group of Agencies
- *Francis L. Dean & Associates Inc.*
- Gateway Specialty Insurance
- *GIC Underwriters Inc.*
- *Great American Insurance Group - Executive Liability Division*
- **Great American Insurance Group, Specialty Human Services**
- Gresham & Associates Inc. - Stockbridge
- J.E. Brown & Associates
- *Jimcor Agencies*
- K&M Henderson Insurance Services Inc.
- *MexiPass International Insurance Services LLC*
- ***Monitor Liability Managers LLC***
- *Nautilus Insurance Co. & Great Divide Ins. Co.*
- *Negley Associates*
- *Network E&S Insurance Brokers LLC*
- *NIF Group Inc.*
- Nonprofits' Insurance Alliance of Calif.
- *Pacific Gateway Insurance Agency*
- *R.V. Nuccio & Associates Inc.*
- *RIC Insurance General Agency Inc.*
- *Risk Placement Services/Lemac*
- *Roush Insurance Services Inc.*
- Russell Bond & Co. Inc.
- S.H. Smith & Company Inc. - 7 Offices Nationwide
- *Shelly, Middlebrooks & O'Leary Inc. (Jacksonville)*
- *Sierra Specialty*
- *Southern Cross Underwriters - All Offices*
- Southern Insurance Underwriters Inc. CMGA
- *Special Markets Insurance Consultants Inc.*
- Sullivan Brokers Wholesale Ins. Solutions
- *SWBC*
- Swett & Crawford
- *The Navigators Group Inc.*
- *THOMCO, a Markel Company*

- Travelers
- Tuscano Agency
- USX/S

Religious Organizations

- Artex Risk Solutions Inc.
- Braishfield Associates Inc.
- *Charity First Insurance Services Inc.*
- *Francis L. Dean & Associates Inc.*
- Gateway Specialty Insurance
- *Great American Insurance Group - Executive Liability Division*
- **Great American Insurance Group, Specialty Human Services**
- MexiPass International Insurance Services LLC
- *Promont Advisors LLC*
- *Special Markets Insurance Consultants Inc.*
- *SWBC*

Volunteers

- CIMA Volunteers Insurance

Oil & Gas

Control of Well/OEE

- AmWINS Group Inc. - 50 Offices Nationwide
- *Burnett & Company Inc.*
- eKo Specialty Insurance Services Inc.
- Global Special Risks
- Quirk & Company
- Southwest Energy Underwriters Inc.
- Swett & Crawford
- Towerstone Inc.
- *Western Surplus Lines Agency Inc.*

Liquified Petroleum Gas Dealers

- Global Special Risks
- Swett & Crawford

Offshore Oil Drilling & Service Risks

- *Burnett & Company Inc.*
- Global Special Risks
- LevelFirst
- Quirk & Company
- Towerstone Inc.
- *Transpac Managers Inc.*
- Woodlands Insurance Services LLC

Oil & Gas Risks

- Access E&S Insurance Services (CA)
- AmWINS Group Inc. - 50 Offices Nationwide
- Appalachian Underwriters Inc.
- Ark-La-Tex Underwriters Inc.
- Ashley General Agency
- Berkley Specialty Underwriting Managers
- Bliss & Glennon Central
- *Burnett & Company Inc.*
- Burns & Wilcox - All Offices
- Catlin

- Citadel Insurance Services, LC
- *Cochrane and Company*
- CoverXSpecialty
- CRC Insurance Services - All Offices
- *CRC|Crump*
- Global Special Risks
- International Excess Companies
- James River Insurance Company
- LevelFirst
- *MarketScout*
- Patriot National Underwriters Inc.
- Quirk & Company
- *Sierra Specialty*
- Southwest Energy Underwriters Inc.
- **Swett & Crawford**
- Texas Commercial Insurance Facilities
- Towerstone Inc.
- *Transpac Managers Inc.*
- *U.S. Risk Insurance Group Inc.*
- *USG Insurance Services Inc.*
- *Victor O. Schinnerer & Co.*
- *Western Surplus Lines Agency Inc.*
- Woodlands Insurance Services LLC
- Worldwide Facilities Inc. - All Offices

Petrochemical Risks

- Bliss & Glennon Central
- Global Special Risks
- James River Insurance Company
- Swett & Crawford
- *The Navigators Group Inc.*
- Towerstone Inc.
- Woodlands Insurance Services LLC

Plate Glass

Commercial Property

- *USPlate Glass Insurance Company (aka Massplate)*

Products Liability

Chemical Products

- Admiral Insurance Co.
- American Safety Insurance Services Inc.
- Beacon Hill Associates Inc.
- Berkley Specialty Underwriting Managers
- Canon Insurance Service
- Citadel Insurance Services, LC
- James River Insurance Company
- *MarketScout*
- NIF Group Inc.
- Risk Placement Services - Dallas
- Swett & Crawford
- Woodlands Insurance Services LLC

Chemical Properties

- Admiral Insurance Co.

Cosmetics Products

- Admiral Insurance Co.
- Berkley Specialty Underwriting Managers
- Canon Insurance Service
- *Nautilus Insurance Co. & Great Divide Ins. Co.*
- *Professional Program Insurance Brokerage*
- Quaker Special Risk (Florida)
- Quaker Special Risk (Mass.)
- Quaker Special Risk (New Jersey)
- Quaker Special Risk (New York)
- Swett & Crawford
- Wholesale Connection Insurance Services

Hazardous Products

- A & B Insurance Solutions LLC
- **Admiral Insurance Co.**
- *American Safety Insurance Services Inc.*
- *Anderson & Murison Inc.*
- Atlantic Specialty Lines of VA LLC
- Canon Insurance Service
- *Citadel Insurance Services, LC*
- Commercial Sector Insurance Brokers LLC
- Donald Gaddis Co. Inc. Insurance Svcs
- eKo Specialty Insurance Services Inc.
- Environmental Insurance Agency (EIA)
- Gresham & Associates Inc. - Stockbridge
- Intercorp Inc.
- James River Insurance Company
- M.J. Hall & Company Inc.
- Midlands Management Corporation
- Partners Specialty Group LLC
- S.H. Smith & Company Inc. - 7 Offices Nationwide
- Swett & Crawford
- *USG Insurance Services Inc.*
- Woodlands Insurance Services LLC

Internet Risks

- Admiral Insurance Co.
- IT Risk Managers Inc.

Legend: East Midwest Southeast Texas/South Central West Not Available (*Italicized companies offer binding authority.*)

Medical Products
- Access E&S Insurance Services (VA)
- Admiral Insurance Co.
- Burns & Wilcox - All Offices
- *Citadel Insurance Services, LC*
- Excel Insurance Services Inc.
- Founders Professional
- James River Insurance Company
- *MarketScout*
- **Partners Specialty Group LLC**
- *Professional Program Insurance Brokerage*
- *Smith, Bell & Thompson*
- Swett & Crawford
- USX/S
- Westrope
- Wholesale Connection Insurance Services

New Products
- **Admiral Insurance Co.**
- *American Safety Insurance Services Inc.*
- Atlantic Specialty Lines of Florida
- Berkley Specialty Underwriting Managers
- *Bliss & Glennon Inc.*
- *Citadel Insurance Services, LC*
- Commercial Sector Insurance Brokers LLC
- Donald Gaddis Co. Inc. Insurance Svcs
- Excel Insurance Services Inc.
- *Intercorp Inc.*
- *Jacobs & Associates Inc.*
- *MarketScout*
- *Network E&S Insurance Brokers LLC*
- *Partners Specialty Group LLC*
- Philadelphia Insurance Companies
- Swett & Crawford
- USX/S
- Woodlands Insurance Services LLC

Nutriceuticals
- Admiral Insurance Co.
- ***Citadel Insurance Services, LC***
- James River Insurance Company
- *LifeScienceRisk*
- Quaker Special Risk (Florida)
- Quaker Special Risk (Mass.)
- Quaker Special Risk (New Jersey)
- Quaker Special Risk (New York)

Paint Manufacturers
- Admiral Insurance Co.
- American Safety Insurance Services Inc.
- Berkley Specialty Underwriting Managers
- Swett & Crawford

Pharmaceuticals
- Admiral Insurance Co.
- *Citadel Insurance Services, LC*
- Founders Professional
- NIF Group Inc.
- Partners Specialty Group LLC
- Risk Placement Services - Dallas
- Swett & Crawford
- Westrope

Products Extortion Protection
- Admiral Insurance Co.
- K&M Henderson Insurance Services Inc.
- Liberty International Underwriters

Products Liability (General)
- A & B Insurance Solutions LLC
- A.I.I. Insurance Brokerage of Mass. Inc.
- Access E&S Insurance Services (CA)
- **Admiral Insurance Co.**
- Agency Intermediaries Inc.
- *American Safety Insurance Services Inc.*
- AmWINS Group Inc. - 50 Offices Nationwide
- Anchor Bay Insurance Managers Inc.
- Appalachian Underwriters Inc.
- Ark-La-Tex Underwriters Inc.
- *Arlington/Roe & Co of Indiana*
- *Ashley General Agency*
- Atlantic Specialty Lines - Midwest
- Automotive Risk Mgmt. & Ins. Services Inc.
- *Bass Underwriters*
- Berkley Specialty Underwriting Managers
- BJW Insurance Services LLC
- Bliss & Glennon Central
- *Bolton & Company*
- Boston Insurance Brokerage
- Burns & Wilcox - All Offices
- Canon Insurance Service
- *Citadel Insurance Services, LC*
- Commercial Sector Insurance Brokers LLC
- Compass Insurance Group of Agencies
- Continental Risk Insurance Services
- CRC Insurance Services - All Offices
- *CRC | Crump*
- Crouse & Associates
- Crump Professional Concepts
- Donald Gaddis Co. Inc. Insurance Svcs
- Ellen Ullo Insurance Agency
- *Gabor Insurance Services Inc.*
- General Star Management Company
- Gorst Co.
- Gray-Stone & Company Inc.
- *Gresham & Associates Inc. - Orlando*
- Gresham & Associates Inc. - Springfield
- Gresham & Associates Inc. - Stockbridge
- Griffin Underwriting Services
- Horizon E & S Insurance Brokerage
- *iii of Maryland Inc.*
- Indemnity Excess & Surplus Agency Inc.
- *Innovators of New York Inc.*
- *Insurance Innovators Agency Of New England Inc. (Hopedale)*
- *Insurance Innovators Agency Of New England Inc. (West Springfield)*
- *Insurance Innovators of New Jersey Inc.*
- *Insurance Innovators Inc.*
- International Excess Companies
- J.M. Wilson
- James Klein Insurance
- James River Insurance Company
- Jimcor Agencies
- K&M Henderson Insurance Services Inc.
- Keller & Co Inc.
- *Klein & Costa Insurance Services*
- LevelFirst
- Liberty International Underwriters
- Lionheart Insurance Services
- *MarketScout*
- MAXIMUM
- Monarch E&S Insurance Services
- *Nautilus Insurance Co. & Great Divide Ins. Co.*
- NeitClem Wholesale Insurance Brokerage Inc.
- Network E&S Insurance Brokers LLC
- Orion Commercial Insurance Services Inc.
- *Pacific Excess Insurance Marketing*
- Partners Specialty Group LLC
- Patriot National Underwriters Inc.
- Philadelphia Insurance Companies
- *Professional Program Insurance Brokerage*
- Quirk & Company
- R.E. Chaix & Assoc.
- Risk Placement Services - Scottsdale
- Risk Placement Services/Lemac
- RLI Insurance Company/Mt. Hawley Insurance Company
- RLI Specialty Programs
- RSI International Inc. (Missouri)
- Russell Bond & Co. Inc.
- S.H. Smith & Company Inc. - 7 Offices Nationwide
- *Sierra Specialty*
- *Southern Cross Underwriters - All Offices*
- Sterling Underwriters
- Strickland Insurance Brokers Inc.
- ***The Mechanic Group Inc.***
- Tuscano Agency
- U.S. Risk Insurance Group Inc.
- *USG Insurance Services Inc.*
- Western Security Surplus Insurance Brokers Inc.
- *Western Surplus Lines Agency Inc.*
- Westrope
- *Westrope Insurance Managers of Florida LLC*
- Woodlands Insurance Services LLC
- Worldwide Facilities Inc. - All Offices

Products Liability (Retroactive)
- Admiral Insurance Co.
- Berkley Specialty Underwriting Managers
- *Bolton & Company*
- Commercial Sector Insurance Brokers LLC
- Partners Specialty Group LLC

Products Recall Expense Ins.
- Admiral Insurance Co.
- Automotive Risk Mgmt. & Ins. Services Inc.
- Canon Insurance Service
- *CRC | Crump*
- Gabor Insurance Services Inc.
- Insurance Innovators of New Jersey Inc.
- Liberty International Underwriters
- *MarketScout*
- **Partners Specialty Group LLC**
- *Professional Liability Ins. Svcs Inc. - Underwriting Facilities*

Professional Liability

Accountants
- Admiral Insurance Co.
- Agency Marketing Services
- AmWINS Group Inc. - 50 Offices Nationwide
- *Betty Harder & Assoc Inc.*
- Blais E&S Agency of Texas, Ltd. (Austin)
- Blais E&S Agency of Texas, Ltd. (Dallas)
- Blais E&S Agency of Texas, Ltd. (Houston)
- Catlin
- Cooper & McCloskey Inc.
- *E.L.M. Insurance Brokers*
- *Herbert H. Landy Insurance*
- Innovative Risk Solutions
- Intercorp Inc.
- **James River Insurance Company**
- Jimcor Agencies
- King Insurance Support Systems
- Liberty International Underwriters
- *Norman-Spencer International Inc.*
- People's United Insurance Agency Inc.
- *Professional Liability Ins. Svcs Inc. - Underwriting Facilities*
- Professional Underwriters Agency Inc.
- *Sullivan Brokers Wholesale Ins. Solutions*
- Swett & Crawford
- Synergy Professional Associates Inc.
- *Target Insurance Services*
- *The Navigators Group Inc.*
- Travelers

Actuaries
- Admiral Insurance Co.
- *Innovative Risk Solutions*
- Insurance By Design
- Professional Underwriters Agency Inc.
- Synergy Professional Associates Inc.

Advertising Agencies
- Admiral Insurance Co.
- Eaton Professional Insurance Services
- *Euclid Managers LLC*
- Innovative Risk Solutions
- IT Risk Managers Inc.
- *OneBeacon Professional Insurance*
- Shelly, Middlebrooks & O'Leary Inc. (Jacksonville)
- *Specialty Global, a Div of Capitol Ins. Co's*

Alarm Installers
- Admiral Insurance Co.
- Brownyard Programs Ltd.
- *Costanza Insurance Agency Inc.*
- *IPC*
- *Izzo Insurance Services Inc.*
- NeitClem Wholesale Insurance Brokerage Inc.
- Network E&S Insurance Brokers LLC
- ***The Mechanic Group Inc.***

Architects & Engineers
- *5Star Professional Programs*
- *5Star Specialty Programs - All Offices*
- Access E&S Insurance Services (CA)
- Access E&S Insurance Services (VA)
- **Admiral Insurance Co.**
- Agency Marketing Services
- Agentic Insurance LLC
- *All Risks Ltd.*
- American Professional Liability Underwriters Inc.
- *American Safety Insurance Services Inc.*
- American Underwriting Managers
- AmWINS Group Inc. - 50 Offices Nationwide
- Apogee Insurance Group, a Berkshire Hathaway Company
- ARC West Coast Excess & Surplus Brokerage LLC
- *Arrowhead General Insurance Agency Inc.*
- ASLPro
- Atlantic Specialty Lines of Florida
- Atlantic Specialty Lines of Texas LLC
- Bailey Special Risks Inc.
- BJW Insurance Services LLC
- Blais E&S Agency of Texas, Ltd. (Austin)
- Blais E&S Agency of Texas, Ltd. (Dallas)
- Blais E&S Agency of Texas, Ltd. (Houston)
- Burns & Wilcox - All Offices
- Catlin
- *Cochrane and Company*
- Cooper & McCloskey Inc.
- Donald Gaddis Co. Inc. Insurance Svcs
- *E.L.M. Insurance Brokers*
- Eaton Professional Insurance Services
- eKo Specialty Insurance Services Inc.
- *Euclid Managers*
- Founders Professional
- Gresham & Associates Inc. - Jacksonville
- Gresham & Associates Inc. - Springfield
- *HCC Specialty*
- *HCC Specialty/Professional Indemnity Agency (MPL)*
- Innovative Risk Solutions
- Insurance By Design
- Intercorp Inc.
- **James River Insurance Company**
- Liberty International Underwriters
- Markel Corporation
- Monitor Liability Managers LLC
- NeitClem Wholesale Insurance Brokerage Inc.
- Pacific Excess Insurance Marketing
- Preferred Concepts LLC
- *Professional Underwriters Agency Inc.*
- Quaker Special Risk (New Jersey)
- Rockhill/NECC Environmental
- S.H. Smith & Company Inc. - 7 Offices Nationwide
- *Shelly, Middlebrooks & O'Leary Inc. (Jacksonville)*
- Socius Insurance Services Inc.
- *Stuckey and Company*
- *Sullivan Brokers Wholesale Ins. Solutions*
- Synergy Professional Associates Inc.
- Tennant Risk Services

Legend: East Midwest Southeast Texas/South Central West Not Available (*Italicized companies offer binding authority.*)

The Navigators Group Inc.
Travelers
Victor O. Schinnerer & Co.
Woodlands Insurance Services LLC

Asset Managers
Admiral Insurance Co.
Insurance By Design
Markel Cambridge Alliance
Preferred Concepts LLC

Bankers
Admiral Insurance Co.
IT Risk Managers Inc.

Beauticians
Admiral Insurance Co.
Allied Protector Plan
Network E&S Insurance Brokers LLC
Professional Liability Ins. Svcs Inc. - Underwriting Facilities
Professional Program Insurance Brokerage
Topa Insurance Company
Western World Insurance Group

Billing Services (Incl. Medical)
Admiral Insurance Co.
HCC Specialty/Professional Indemnity Agency (MPL)
ProAssurance Mid-Continent Underwriters Inc.
Professional Underwriters Agency Inc.
Quaker Special Risk (Florida)
Quaker Special Risk (Mass.)
Quaker Special Risk (New York)
ThinkRisk Underwriting Agency

Bookkeepers
Admiral Insurance Co.
HCC Specialty/Professional Indemnity Agency (MPL)
Herbert H. Landy Insurance
Professional Liability Ins. Svcs Inc. - Underwriting Facilities
Travelers

Broadcasters & Publishers
Admiral Insurance Co.
Apogee Insurance Group, a Berkshire Hathaway Company
ARC West Coast Excess & Surplus Brokerage LLC
Cooper & McCloskey Inc.
E.L.M. Insurance Brokers
Entertainment Pro Insurance
Euclid Managers LLC
IT Risk Managers Inc.
OneBeacon Professional Insurance
Socius Insurance Services Inc.
Swett & Crawford
ThinkRisk Underwriting Agency

Caterers
Admiral Insurance Co.

Collection Agencies
Admiral Insurance Co.
HCC Specialty/Professional Indemnity Agency (MPL)
Insurance By Design
ProAssurance Mid-Continent Underwriters Inc.
TitlePac Inc.

Computer & EDP Consultants
Admiral Insurance Co.
Agostini Wholesale Insurance
American Underwriting Managers
Atlantic Specialty Lines of VA LLC
Bailey Special Risks Inc.
BJW Insurance Services LLC
Ck Specialty Insurance Associates - All Offices
Donald Gaddis Co. Inc. Insurance Svcs
E.L.M. Insurance Brokers
Eaton Professional Insurance Services
Euclid Managers LLC
HCC Specialty/Professional Indemnity Agency (MPL)
Insurance By Design
International Excess Companies
IT Risk Managers Inc.
Markel Corporation
Morstan General Agency of Florida II Inc.
Ohio E & S Agency Inc.
Professional Liability Ins. Svcs Inc. - Underwriting Facilities
Professional Underwriters Agency Inc.
RPS Technology & Cyber
Specialty Global, a Div of Capitol Ins. Co's
Stuckey and Company
Swett & Crawford
Synergy Professional Associates Inc.
Tennant Risk Services

Consultants (General)
5Star Professional Programs
Access E&S Insurance Services (CA)
Access E&S Insurance Services (VA)
Admiral Insurance Co.
Agostini Wholesale Insurance
American Safety Insurance Services Inc.

AmWINS Group Inc. - 50 Offices Nationwide
Apogee Insurance Group, a Berkshire Hathaway Company
Arrowhead General Insurance Agency Inc.
Bailey Special Risks Inc.
Berkley Specialty Underwriting Managers LLC - Environmental Division
BJW Insurance Services LLC
Blais E&S Agency of Texas, Ltd. (Houston)
Commercial Sector Insurance Brokers LLC
Continental Risk Insurance Services
Cooper & McCloskey Inc.
Crump Professional Concepts
E.L.M. Insurance Brokers
Eaton Professional Insurance Services
Gray-Stone & Company Inc.
Gumtree Wholesale Insurance Brokers Inc.
HCC Specialty
HCC Specialty/Professional Indemnity Agency (MPL)
Indemnity Excess & Surplus Agency Inc.
Insurance By Design
Intercorp Inc.
International Excess Companies
Jacobs & Associates Inc.
James River Insurance Company
Jimcor Agencies
King Insurance Support Systems
Markel Corporation
ProAssurance Mid-Continent Underwriters Inc.
Professional Liability Ins. Svcs Inc. - Underwriting Facilities
Professional Underwriters Agency Inc.
ProSurance Group Inc.
Risk Placement Services - Scottsdale
Socius Insurance Services Inc.
Specialty Global, a Div of Capitol Ins. Co's
Stuckey and Company
Sullivan Brokers Wholesale Ins. Solutions
Synergy Professional Associates Inc.
Tennant Risk Services
ThinkRisk Underwriting Agency

Contractors
Admiral Insurance Co.
AmWINS Group Inc. - 50 Offices Nationwide
Berkley Specialty Underwriting Managers LLC - Environmental Division
James River Insurance Company
Norman-Spencer International Inc.
Professional Underwriters Agency Inc.
Victor O. Schinnerer & Co.

Correctional Facilities
Admiral Insurance Co.
Boston Insurance Brokerage

Counselors
Admiral Insurance Co.
Canon Insurance Service
Charity First Insurance Services Inc.
Great American Insurance Group, Specialty Human Services
ProSurance Group Inc.

Court Reporters
Admiral Insurance Co.
General Star Management Company

Crime
Admiral Insurance Co.
ARC West Coast Excess & Surplus Brokerage LLC
Crump Professional Concepts
Gerald J. Wilkoff Inc.
Markel Programs
Preferred Concepts LLC

Cyber Liability
Access E&S Insurance Services (VA)
Admiral Insurance Co.
Agentic Insurance LLC
All Risks Ltd.
Allied Protector Plan
Apogee Insurance Group, a Berkshire Hathaway Company
ARC West Coast Excess & Surplus Brokerage LLC
ASLPro
Bailey Special Risks Inc.
Blais E&S Agency of Texas, Ltd. (Austin)
Blais E&S Agency of Texas, Ltd. (Dallas)
Britt/Paulk Insurance Agency Inc.
Cooper & McCloskey Inc.
E.L.M. Insurance Brokers
Eaton Professional Insurance Services
Euclid Managers LLC
IT Risk Managers Inc.
Preferred Concepts LLC
R.E. Chaix & Assoc.
RPS Technology & Cyber
Socius Insurance Services Inc.
Stuckey and Company
Sullivan Brokers Wholesale Ins. Solutions
Swett & Crawford
Synergy Professional Associates Inc.
Tennant Risk Services
ThinkRisk Underwriting Agency
World Wide Specialty Programs Inc.

Discrimination Legal Expense
Admiral Insurance Co.

E&O (General)
5Star Professional Programs
5Star Specialty Programs - All Offices
Access E&S Insurance Services (CA)
Access E&S Insurance Services (VA)
Admiral Insurance Co.
Agency Marketing Services
Agentic Insurance LLC
American Professional Liability Underwriters Inc.
AmWINS Group Inc. - 50 Offices Nationwide
Anchor Bay Insurance Managers Inc.
Anderson & Murison Inc.
Apogee Insurance Group, a Berkshire Hathaway Company
ARC West Coast Excess & Surplus Brokerage LLC
Ark-La-Tex Underwriters Inc.
Arlington/Roe & Co of Indiana
Ashley General Agency
ASLPro
Bailey Special Risks Inc.
Blais E&S Agency of Texas, Ltd. (Austin)
Blais E&S Agency of Texas, Ltd. (Dallas)
Blais E&S Agency of Texas, Ltd. (Houston)
Bliss & Glennon Central
Bliss & Glennon Inc.
Boston Insurance Brokerage
Burns & Wilcox - All Offices
Capitol Insurance Companies
Catlin
Centurion Insurance Group
Ck Specialty Insurance Associates - All Offices
Cochrane and Company
Compass Insurance Group of Agencies
Continental Risk Insurance Services
Costanza Insurance Agency Inc.
CRC Insurance Services - All Offices
CRC | Crump
Crouse & Associates
Donald Gaddis Co. Inc. Insurance Svcs
E.L.M. Insurance Brokers
Eaton Professional Insurance Services
eKo Specialty Insurance Services Inc.
Entertainment Pro Insurance
General Star Management Company
GIC Underwriters Inc.
HCC Specialty
iii of Maryland Inc.
Indemnity Excess & Surplus Agency Inc.
Innovative Risk Solutions
Innovators of New York Inc.
Insurance By Design
Insurance Innovators Agency Of New England Inc. (Hopedale)
Insurance Innovators Agency Of New England Inc. (West Springfield)
Insurance Innovators of New Jersey Inc.
Insurance Innovators Inc.
Intercorp Inc.
IT Risk Managers Inc.
J.E. Brown & Associates
J.M. Wilson
Jacobs & Associates Inc.
James Klein Insurance
James River Insurance Company
Jimcor Agencies
Joseph Krar & Associates Inc.
K&M Henderson Insurance Services Inc.
Keller & Co Inc.
King Insurance Support Systems
LevelFirst
Liberty International Underwriters
M.J. Hall & Company Inc.
Markel Cambridge Alliance
Markel Corporation
MAXIMUM
Midlands Management Corporation
Midlands Management of Texas Inc.
NeitClem Wholesale Insurance Brokerage Inc.
NIF Group Inc.
OneBeacon Professional Insurance
Orion Commercial Insurance Services Inc.
Partners Specialty Group LLC
Preferred Concepts LLC
ProAssurance Mid-Continent Underwriters Inc.
Professional Liability Ins. Svcs Inc. - Underwriting Facilities
Program Brokerage Corporation
ProSurance Group Inc.
Quadrant Insurance Managers
R.E. Chaix & Assoc.
Risk Placement Services - Scottsdale
RMIS
RPS SAFA St. Louis
S.H. Smith & Company Inc. - 7 Offices Nationwide
Socius Insurance Services Inc.
Southern Cross Underwriters - All Offices
Southern Insurance Underwriters Inc. CMGA
Strickland Insurance Brokers Inc.
Stuckey and Company
Sullivan Brokers Wholesale Ins. Solutions
Swett & Crawford

- Synergy Professional Associates Inc.
- *Target Insurance Services*
- Tennant Risk Services
- *The McGowan Companies*
- *The Navigators Group Inc.*
- *ThinkRisk Underwriting Agency*
- *U.S. Risk Insurance Group Inc.*
- USX/S
- Western World Insurance Group
- Westrope
- *World Wide Specialty Programs Inc.*
- Worldwide Facilities Inc. - All Offices
- Yates & Associates Ins. Services
- Zurich North America Commercial

E&S Brokers & MGAs
- Admiral Insurance Co.
- Burns & Wilcox - All Offices
- Construction Insurance Partners
- *General Star Management Company*
- Innovative Risk Solutions
- Insurance By Design
- *ProSurance Group Inc.*
- Quadrant Insurance Managers
- Swett & Crawford
- *Synergy Professional Associates Inc.*
- *Tennant Risk Services*
- Western E&O

Employment Practices Liability
- *5Star Professional Programs*
- *5Star Specialty Programs - All Offices*
- Access E&S Insurance Services (CA)
- Agency Marketing Services
- Agentic Insurance LLC
- Agostini Wholesale Insurance
- AmWINS Group Inc. - 50 Offices Nationwide
- *Anchor Bay Insurance Managers Inc.*
- Apogee Insurance Group, a Berkshire Hathaway Company
- ARC West Coast Excess & Surplus Brokerage LLC
- Atlantic Specialty Lines - Midwest
- Atlantic Specialty Lines of VA LLC
- Automotive Risk Mgmt. & Ins. Services Inc.
- Bailey Special Risks Inc.
- BJW Insurance Services LLC
- Burns & Wilcox - All Offices
- *CITA Insurance Services*
- Commercial Sector Insurance Brokers LLC
- Continental Risk Insurance Services
- Cooper & McCloskey Inc.
- *CRC | Crump*
- Crump Professional Concepts
- *E.L.M. Insurance Brokers*
- Eaton Professional Insurance Services
- eKo Specialty Insurance Services Inc.
- Founders Professional
- *General Star Management Company*
- *Great American Insurance Group - Executive Liability Division*
- Gresham & Associates Inc. - Springfield
- Gumtree Wholesale Insurance Brokers Inc.
- *Indemnity Excess & Surplus Agency Inc.*
- Independent Insurance Agents & Brokers California (IIABCal)
- Intercorp Inc.
- IT Risk Managers Inc.
- J.M. Wilson
- Jimcor Agencies
- M.J. Hall & Company Inc.
- Markel Corporation
- Midlands Management Corporation
- *Monitor Liability Managers LLC*
- *Morstan General Agency of Florida II Inc.*
- NeitClem Wholesale Insurance Brokerage Inc.
- Ohio E & S Agency Inc.
- OneBeacon Professional Insurance
- Preferred Concepts LLC
- *ProAssurance Mid-Continent Underwriters Inc.*
- *Professional Liability Ins. Svcs Inc. - Underwriting Facilities*
- *Professional Underwriters Agency Inc.*
- Program Brokerage Corporation
- Quadrant Insurance Managers
- *Quirk & Company*
- R.E. Chaix & Assoc.
- Risk Placement Services - Scottsdale
- RLI Insurance Company/Mt. Hawley Insurance Company
- *RMIS*
- *RPS SAFA St. Louis*
- *RPS Technology & Cyber*
- S.H. Smith & Company Inc. - 7 Offices Nationwide
- Shelly, Middlebrooks & O'Leary Inc. (Jacksonville)
- Sierra Specialty
- Socius Insurance Services Inc.
- *Stuckey and Company*
- Sullivan Brokers Wholesale Ins. Solutions
- Swett & Crawford
- Synergy Professional Associates Inc.
- *Target Insurance Services*
- Tennant Risk Services
- *U.S. Risk Insurance Group Inc.*

- Western E&O
- Western Security Surplus Insurance Brokers Inc.
- Westrope
- *World Wide Specialty Programs Inc.*
- Yates & Associates Ins. Services
- Zurich North America Commercial

Environmental E&O
- Access E&S Insurance Services (CA)
- Access E&S Insurance Services (VA)
- *Beacon Hill Associates Inc.*
- Burns & Wilcox - All Offices
- E.L.M. Insurance Brokers
- Environmental Insurance Agency (EIA)
- *Freberg Environmental Inc.*
- Gray-Stone & Company Inc.
- *HCC Specialty*
- Intercorp Inc.
- International Excess Companies
- Jimcor Agencies
- Liberty International Underwriters
- Network E&S Insurance Brokers LLC
- Partners Specialty Group LLC
- *Professional Underwriters Agency Inc.*
- Quaker Special Risk (New Jersey)
- ***Rockhill/NECC Environmental***
- Swett & Crawford
- Woodlands Insurance Services LLC

Escrow Agents
- E.L.M. Insurance Brokers
- Gresham & Associates Inc. - Springfield
- *TitlePac Inc.*

Executive Recruiters/Employment Agencies
- *5Star Professional Programs*
- HCC Specialty/Professional Indemnity Agency (MPL)
- Innovative Risk Solutions
- Insurance By Design
- *ProAssurance Mid-Continent Underwriters Inc.*
- Professional Underwriters Agency Inc.
- Quaker Special Risk (Florida)
- Quaker Special Risk (Mass.)
- Quaker Special Risk (New York)
- *Specialty Global, a Div of Capitol Ins. Co's*
- *Target Insurance Services*

Fiduciary Liability
- *5Star Specialty Programs - All Offices*
- ARC West Coast Excess & Surplus Brokerage LLC
- Crump Professional Concepts
- Gerald J. Wilkoff Inc.
- *Great American Insurance Group - Executive Liability Division*
- Indemnity Excess & Surplus Agency Inc.
- *Markel Cambridge Alliance*
- Preferred Concepts LLC
- *RPS Technology & Cyber*
- *Synergy Professional Associates Inc.*

Financial Institution
- *5Star Specialty Programs - All Offices*
- Agentic Insurance LLC
- ARC West Coast Excess & Surplus Brokerage LLC
- ASLPro
- Catlin
- *Great American Insurance Group - Executive Liability Division*
- IT Risk Managers Inc.
- OneBeacon Professional Insurance
- *ProSurance Group Inc.*

Financial Planners
- *5Star Specialty Programs - All Offices*
- Markel Cambridge Alliance
- *ProSurance Group Inc.*

Firearm Instructors
- Izzo Insurance Services Inc.
- *Joseph Chiarello & Co., Inc.; Firearms Business Insurance Program*

Funeral Directors
- *5Star Professional Programs*
- *Specialty Global, a Div of Capitol Ins. Co's*

Home Inspectors
- *Appalachian Underwriters Inc.*
- Bailey Special Risks Inc.
- Braishfield Associates Inc.
- Focus Underwriters LLC
- Insurance By Design
- Intercorp Inc.
- Jimcor Agencies
- King Insurance Support Systems
- Liberty International Underwriters
- *Network E&S Insurance Brokers LLC*
- *ProAssurance Mid-Continent Underwriters Inc.*
- *Target Insurance Services*
- TitlePac Inc.
- *U.S. Risk Insurance Group Inc.*

Homeowner Associations Liability
- *Great American Insurance Group - Executive Liability Division*
- *Kevin Davis Insurance Services*
- King Insurance Support Systems
- *Morstan General Agency of Florida II Inc.*
- *Shelly, Middlebrooks & O'Leary Inc. (Jacksonville)*
- *Suitelife by Venture Programs*
- Western World Insurance Group

Insurance Adjusters
- Insurance By Design
- Quadrant Insurance Managers
- Western E&O

Insurance Agents & Brokers E&O
- *5Star Professional Programs*
- *5Star Specialty Programs - All Offices*
- Agency Marketing Services
- All Risks Ltd.
- ***American Safety Insurance Services Inc.***
- AmWINS Group Inc. - 50 Offices Nationwide
- *Appalachian Underwriters Inc.*
- ARC West Coast Excess & Surplus Brokerage LLC
- Ark-La-Tex Underwriters Inc.
- Atlantic Specialty Lines of Florida
- Atlantic Specialty Lines of Texas LLC
- Blais E&S Agency of Texas, Ltd. (Houston)
- Burns & Wilcox - All Offices
- Catlin
- *CITA Insurance Services*
- Cooper & McCloskey Inc.
- CRC Insurance Services - All Offices
- *Crump Professional Concepts*
- E.L.M. Insurance Brokers
- eKo Specialty Insurance Services Inc.
- Founders Professional
- Gresham & Associates Inc. - Jacksonville
- Independent Insurance Agents & Brokers California (IIABCal)
- Innovative Risk Solutions
- Insurance By Design
- Intercorp Inc.
- International Excess Companies
- James River Insurance Company
- Jimcor Agencies
- *King Insurance Support Systems*
- Liberty International Underwriters
- National Insurance Underwriters
- Number One Insurance Agency
- Partners Specialty Group LLC
- Preferred Concepts LLC
- *ProAssurance Mid-Continent Underwriters Inc.*
- *Professional Liability Ins. Svcs Inc. - Underwriting Facilities*
- Professional Underwriters Agency Inc.
- *ProSurance Group Inc.*
- Quadrant Insurance Managers
- *RMIS*
- Russell Bond & Co. Inc.
- S.H. Smith & Company Inc. - 7 Offices Nationwide
- *Shelly, Middlebrooks & O'Leary Inc. (Jacksonville)*
- *South Texas General Insurance Agency*
- *Sullivan Brokers Wholesale Ins. Solutions*
- *Sun Coast General Insurance Agency*
- **Swett & Crawford**
- *Synergy Professional Associates Inc.*
- *Tennant Risk Services*
- ThinkRisk Underwriting Agency
- *U.S. Risk Insurance Group Inc.*
- US E&O Brokers
- USX/S
- Western E&O
- Western Security Surplus Insurance Brokers Inc.
- Yates & Associates Ins. Services
- Zurich North America Commercial

Interior Designers
- *5Star Professional Programs*
- *Euclid Managers*
- *Professional Liability Ins. Svcs Inc. - Underwriting Facilities*
- Professional Underwriters Agency Inc.
- *Specialty Global, a Div of Capitol Ins. Co's*

Internet Risks
- Agency Intermediaries Inc.
- Eaton Professional Insurance Services
- *Euclid Managers LLC*
- HCC Specialty/Professional Indemnity Agency (MPL)
- IT Risk Managers Inc.
- Professional Underwriters Agency Inc.
- *RPS Technology & Cyber*
- Socius Insurance Services Inc.
- *Specialty Global, a Div of Capitol Ins. Co's*
- Tennant Risk Services
- *ThinkRisk Underwriting Agency*

Investment Advisory Reps
- ARC West Coast Excess & Surplus Brokerage LLC
- Markel Cambridge Alliance
- *ProSurance Group Inc.*

Legend: East Midwest Southeast Texas/South Central West Not Available (*Italicized companies offer binding authority.*)

Land Surveyors
5Star Professional Programs
Euclid Managers
Intercorp Inc.
King Insurance Support Systems
Professional Underwriters Agency Inc.
Victor O. Schinnerer & Co.

Landscape Architects
Innovative Risk Solutions
Intercorp Inc.
Professional Underwriters Agency Inc.
Shelly, Middlebrooks & O'Leary Inc. (Jacksonville)
Swett & Crawford
Victor O. Schinnerer & Co.

Landscapers
Professional Liability Ins. Svcs Inc. - Underwriting Facilities
Topa Insurance Company

Lawyers
5Star Professional Programs
5Star Specialty Programs - All Offices
Agency Marketing Services
Agentic Insurance LLC
All Risks Ltd.
American Professional Liability Underwriters Inc.
ARC West Coast Excess & Surplus Brokerage LLC
ASLPro
Cooper & McCloskey Inc.
CRC Insurance Services - All Offices
Crump Professional Concepts
E.L.M. Insurance Brokers
Eaton Professional Insurance Services
eKo Specialty Insurance Services Inc.
Founders Professional
General Star Management Company
Gray-Stone & Company Inc.
Gresham & Associates Inc. - Jacksonville
Gumtree Wholesale Insurance Brokers Inc.
Innovative Risk Solutions
Insurance By Design
Intercorp Inc.
James River Insurance Company
Jimcor Agencies
Liberty International Underwriters
Markel Corporation
Monitor Liability Managers LLC
NeitClem Wholesale Insurance Brokerage Inc.
Norman-Spencer Agency Inc.
OneBeacon Professional Insurance
Partners Specialty Group LLC
People's United Insurance Agency Inc.
Preferred Concepts LLC
Professional Underwriters Agency Inc.
Program Brokerage Corporation
S.H. Smith & Company Inc. - 7 Offices Nationwide
Swett & Crawford
Synergy Professional Associates Inc.
Target Insurance Services
The Navigators Group Inc.
Travelers
USG Insurance Services Inc.

Media Professionals
Apogee Insurance Group, a Berkshire Hathaway Company
ARC West Coast Excess & Surplus Brokerage LLC
ASLPro
Bailey Special Risks Inc.
Cooper & McCloskey Inc.
Donald Gaddis Co. Inc. Insurance Svcs
E.L.M. Insurance Brokers
Eaton Professional Insurance Services
Entertainment Pro Insurance
Euclid Managers LLC
IT Risk Managers Inc.
LA Xcess Insurance Brokers Inc.
NeitClem Wholesale Insurance Brokerage Inc.
OneBeacon Professional Insurance
Preferred Concepts LLC
Stuckey and Company
Sullivan Brokers Wholesale Ins. Solutions
ThinkRisk Underwriting Agency

Meeting Planners
HCC Specialty (MA)
Network E&S Insurance Brokers LLC

Misc. Professional Liability
5Star Professional Programs
5Star Specialty Programs - All Offices
A & B Insurance Solutions LLC
A.I.I. Insurance Brokerage of Mass. Inc.
Access E&S Insurance Services (CA)
Access E&S Insurance Services (VA)
Access Point Insurance Services
Admiral Insurance Co.
Agency Intermediaries Inc.
Agency Marketing Services
Agentic Insurance LLC
Allied Protector Plan
American Underwriting Managers
AmWINS Group Inc. - 50 Offices Nationwide
Apogee Insurance Group, a Berkshire Hathaway Company
ARC West Coast Excess & Surplus Brokerage LLC
Ark-La-Tex Underwriters Inc.
ASLPro
Atlantic Specialty Lines - Midwest
Atlantic Specialty Lines of Florida
Atlantic Specialty Lines of Texas LLC
Bailey Special Risks Inc.
BJW Insurance Services LLC
Blais E&S Agency of Texas, Ltd. (Austin & Houston)
Bliss & Glennon Inc.
Braishfield Associates Inc.
Care Providers Insurance Services LLC
Catlin
Centurion Insurance Group
CITA Insurance Services
Citadel Insurance Services, LC
Continental Brokers Inc.
Cooper & McCloskey Inc.
CRC Insurance Services - All Offices
CRC | Crump
Crump Professional Concepts
Delta General Agency Corp.
Donald Gaddis Co. Inc. Insurance Svcs
E.L.M. Insurance Brokers
Eaton Professional Insurance Services
Entertainment Pro Insurance
Euclid Managers LLC
Evolution Insurance Brokers
Executive Perils
Focus Underwriters LLC
Founders Professional
Gray-Stone & Company Inc.
Gresham & Associates Inc. - Stockbridge
Gumtree Wholesale Insurance Brokers Inc.
HCC Specialty/Professional Indemnity Agency (MPL)
Indemnity Excess & Surplus Agency Inc.
Insurance By Design
Intercorp Inc.
IT Risk Managers Inc.
James River Insurance Company
Jimcor Agencies
King Insurance Support Systems
M.J. Kelly Company
MarketScout
N-Surance Outlets Inc. (Georgia)
Nautilus Insurance Co. & Great Divide Ins. Co.
NeitClem Wholesale Insurance Brokerage Inc.
Nonprofits' Insurance Alliance of Calif.
Orion Commercial Insurance Services Inc.
Partners Specialty Group LLC
Preferred Concepts LLC
ProAssurance Mid-Continent Underwriters Inc.
Professional Program Insurance Brokerage
Professional Underwriters Agency Inc.
Program Brokerage Corporation
ProSurance Group Inc.
Risk Placement Services - Scottsdale
RMIS
Roush Insurance Services Inc.
Russell Bond & Co. Inc.
S.H. Smith & Company Inc. - 7 Offices Nationwide
Sierra Specialty
Socius Insurance Services Inc.
Southern Cross Underwriters - All Offices
Southern Insurance Underwriters Inc. CMGA
Specialty Global, a Div of Capitol Ins. Co's
Sports & Fitness Insurance Corporation (SFIC)
Stuckey and Company
Sun Coast General Insurance Agency
Swett & Crawford
Synergy Professional Associates Inc.
Tennant Risk Services
The McGowan Companies
The Navigators Group Inc.
ThinkRisk Underwriting Agency
TitlePac Inc.
Travelers
Trinity E&S Insurance Services Inc. (Bermuda Dunes, CA)
U.S. Risk Insurance Group Inc.
Western E&O
Western Security Surplus Insurance Brokers Inc.
Western Surplus Lines Agency Inc.
Westrope
Woodlands Insurance Services LLC

Mortgage Brokers
Access E&S Insurance Services (CA)
Admiral Insurance Co.
Agentic Insurance LLC
Cooper & McCloskey Inc.
HCC Specialty/Professional Indemnity Agency (MPL)
King Insurance Support Systems
Quaker Special Risk (Florida)
Quaker Special Risk (Mass.)
Quaker Special Risk (New York)
Sullivan Brokers Wholesale Ins. Solutions
TitlePac Inc.
Victor O. Schinnerer & Co.

Party Coordinators
Network E&S Insurance Brokers LLC
Professional Liability Ins. Svcs Inc. - Underwriting Facilities

Police/Law Enforcement Officers
Apex Insurance Services
Brownyard Programs Ltd.
Euclid Managers
Gumtree Wholesale Insurance Brokers Inc.
Professional Governmental Underwriters
Swett & Crawford

Private Investigators
Brownyard Programs Ltd.
Costanza Insurance Agency Inc.
CoverXSpecialty
Izzo Insurance Services Inc.
Professional Liability Ins. Svcs Inc. - Underwriting Facilities

Property Managers
Access E&S Insurance Services (CA)
Agency Marketing Services
Agostini Wholesale Insurance
ARC West Coast Excess & Surplus Brokerage LLC
Ck Specialty Insurance Associates - All Offices
Eaton Professional Insurance Services
HCC Specialty/Professional Indemnity Agency (MPL)
Indemnity Excess & Surplus Agency Inc.
Insurance By Design
Intercorp Inc.
King Insurance Support Systems
Partners Specialty Group LLC
Preferred Property Programs
Professional Liability Ins. Svcs Inc. - Underwriting Facilities
Shelly, Middlebrooks & O'Leary Inc. (Jacksonville)
Socius Insurance Services Inc.
Sullivan Brokers Wholesale Ins. Solutions
Swett & Crawford
Victor O. Schinnerer & Co.

Real Estate Agents
Agency Marketing Services
Agentic Insurance LLC
CITA Insurance Services
E.L.M. Insurance Brokers
Eaton Professional Insurance Services
HCC Specialty/Professional Indemnity Agency (MPL)
Herbert H. Landy Insurance
Indemnity Excess & Surplus Agency Inc.
Insurance By Design
Intercorp Inc.
OneBeacon Professional Insurance
Preferred Concepts LLC
Professional Liability Ins. Svcs Inc. - Underwriting Facilities
RMIS
S.H. Smith & Company Inc. - 7 Offices Nationwide
Shelly, Middlebrooks & O'Leary Inc. (Jacksonville)
Socius Insurance Services Inc.
Sullivan Brokers Wholesale Ins. Solutions
Swett & Crawford
TitlePac Inc.
Travelers
Victor O. Schinnerer & Co.

Real Estate Appraisers
5Star Professional Programs
HCC Specialty/Professional Indemnity Agency (MPL)
Herbert H. Landy Insurance
Intercorp Inc.
Sun Coast General Insurance Agency
TitlePac Inc.
USG Insurance Services Inc.
Victor O. Schinnerer & Co.

Registered Investment Advisors
Access E&S Insurance Services (VA)
Insurance By Design
Markel Cambridge Alliance
ProSurance Group Inc.

School Board/Public Officials
Apex Insurance Services
Gumtree Wholesale Insurance Brokers Inc.
Professional Governmental Underwriters
Victor O. Schinnerer & Co.
Western World Insurance Group

Security Guard & Detective Agencies
All Risks Ltd.
Brownyard Programs Ltd.
CoverXSpecialty
Izzo Insurance Services Inc.
Ohio E & S Agency Inc.
Partners Specialty Group LLC
Prime Insurance Company
Swett & Crawford
The Mechanic Group Inc.

Legend: East Midwest Southeast Texas/South Central West Not Available *(Italicized companies offer binding authority.)*

Stand- Alone Fiduciary
- *Great American Insurance Group - Executive Liability Division*
- *Synergy Professional Associates Inc.*

Stock Brokers
- *ProSurance Group Inc.*

Tax Preparers
- *5Star Professional Programs*
- HCC Specialty/Professional Indemnity Agency (MPL)
- *Norman-Spencer International Inc.*
- *Professional Liability Ins. Svcs Inc. - Underwriting Facilities*

Technology Professionals
- *5Star Specialty Programs - All Offices*
- Access E&S Insurance Services (CA)
- Access E&S Insurance Services (VA)
- **Admiral Insurance Co.**
- Agency Marketing Services
- Apogee Insurance Group, a Berkshire Hathaway Company
- ARC West Coast Excess & Surplus Brokerage LLC
- ASLPro
- Atlantic Specialty Lines of Florida
- Atlantic Specialty Lines of Pennsylvania LLC
- Atlantic Specialty Lines of VA LLC
- Catlin
- Citadel Insurance Services, LC
- Eaton Professional Insurance Services
- *Euclid Managers LLC*
- Gresham & Associates Inc. - Springfield
- HCC Specialty/Professional Indemnity Agency (MPL)
- Indemnity Excess & Surplus Agency Inc.
- IT Risk Managers Inc.
- Network E&S Insurance Brokers LLC
- OneBeacon Professional Insurance
- Preferred Concepts LLC
- *Professional Liability Ins. Svcs Inc. - Underwriting Facilities*
- *Professional Underwriters Agency Inc.*
- Quadrant Insurance Managers
- Quaker Special Risk (Florida)
- Quaker Special Risk (Mass.)
- Quaker Special Risk (New York)
- *RMIS*
- *RPS Technology & Cyber*
- Shelly, Middlebrooks & O'Leary Inc. (Jacksonville)
- *Specialty Global, a Div of Capitol Ins. Co's*
- *Sullivan Brokers Wholesale Ins. Solutions*
- Tennant Risk Services
- *ThinkRisk Underwriting Agency*

Telecommunications
- IT Risk Managers Inc.
- Professional Underwriters Agency Inc.
- *Stuckey and Company*

Temporary Personnel Agencies
- Eaton Professional Insurance Services
- HCC Specialty/Professional Indemnity Agency (MPL)
- *Professional Liability Ins. Svcs Inc. - Underwriting Facilities*
- *RPS Technology & Cyber*
- *Target Insurance Services*
- *World Wide Specialty Programs Inc.*

Third Party Administrators
- Agentic Insurance LLC
- ARC West Coast Excess & Surplus Brokerage LLC
- HCC Specialty/Professional Indemnity Agency (MPL)
- Insurance By Design
- *ProAssurance Mid-Continent Underwriters Inc.*
- Professional Underwriters Agency Inc.
- *U.S. Risk Insurance Group Inc.*
- Western E&O

Title Agents
- Agency Marketing Services
- Agentic Insurance LLC
- Gresham & Associates Inc. - Springfield
- Intercorp Inc.
- International Excess Companies
- *ProAssurance Mid-Continent Underwriters Inc.*
- *Tennant Risk Services*
- *TitlePac Inc.*

Travel Agents
- Liberty International Underwriters
- Prime Insurance Company
- *Professional Liability Ins. Svcs Inc. - Underwriting Facilities*
- *ThinkRisk Underwriting Agency*

Truck Drivers/Operators
- Brightstone Insurance Services LLC
- Swett & Crawford

Web Site Designers
- Eaton Professional Insurance Services
- *Euclid Managers LLC*
- *RPS Technology & Cyber*
- *Specialty Global, a Div of Capitol Ins. Co's*
- Tennant Risk Services

Professional Liability--Medical Fields

Abortion Clinics
- Founders Professional
- *PULIC - Professional Underwriters Liability Insurance Company*

Alcohol/Drug Rehabilitation Centers
- Admiral Insurance Co.
- *Allied Protector Plan*
- American Underwriting Managers
- ASLPro
- *Canon Insurance Service*
- Citadel Insurance Services, LC
- Founders Professional
- Gateway Specialty Insurance
- **Great American Insurance Group, Specialty Human Services**
- Gumtree Wholesale Insurance Brokers Inc.
- James River Insurance Company
- *Negley Associates*
- *NIF Group Inc.*
- *Promont Advisors LLC*
- Quaker Special Risk (Florida)
- Quaker Special Risk (Mass.)
- Quaker Special Risk (New Jersey)
- Quaker Special Risk (New York)
- RPS Healthcare (AVRECO)
- *Smith, Bell & Thompson*
- Sullivan HealthCare Insurance Services Inc.
- USX/S
- *Western World Insurance Group*

Allergists
- Admiral Insurance Co.
- *PULIC - Professional Underwriters Liability Insurance Company*

Allied Health Care
- Access E&S Insurance Services (VA)
- **Admiral Insurance Co.**
- *Allied Protector Plan*
- ASLPro
- Bailey Special Risks Inc.
- *RMIS*
- RPS Healthcare (AVRECO)

Assisted Living Facilities
- Admiral Insurance Co.
- *Allied Protector Plan*
- Boston Insurance Brokerage
- Crump Professional Concepts
- eKo Specialty Insurance Services Inc.
- Evolution Insurance Brokers
- Great American Insurance Group, Specialty Human Services
- Gresham & Associates Inc. - Springfield
- **James River Insurance Company**
- *K&B Underwriters LLC*
- Lionheart Insurance Services
- *Negley Associates*
- OneBeacon Professional Insurance
- ProAssurance Mid-Continent Underwriters Inc.
- *RPS Healthcare (AVRECO)*
- Sapphire Blue
- *Southern Insurance Underwriters Inc. CMGA*
- Sullivan Brokers Wholesale Ins. Solutions
- Sullivan HealthCare Insurance Services Inc.
- *U.S. Risk Insurance Group Inc.*
- *USG Insurance Services Inc.*

Chiropractors
- Admiral Insurance Co.
- *RPS Healthcare (AVRECO)*

Clinical Trials
- Access E&S Insurance Services (VA)
- Agentic Insurance LLC
- Ark-La-Tex Underwriters Inc.
- ASLPro
- Centurion Insurance Group
- Cooper & McCloskey Inc.
- Founders Professional
- Gumtree Wholesale Insurance Brokers Inc.
- James River Insurance Company
- NeitClem Wholesale Insurance Brokerage Inc.
- NIF Group Inc.
- **Partners Specialty Group LLC**
- Quaker Special Risk (New Jersey)
- Tennant Risk Services

College/University Health Centers
- RPS Healthcare (AVRECO)
- *Smith, Bell & Thompson*
- Sullivan HealthCare Insurance Services Inc.

Community Health Centers
- Admiral Insurance Co.
- Crump Professional Concepts
- Founders Professional
- *Negley Associates*
- *Smith, Bell & Thompson*
- Sullivan HealthCare Insurance Services Inc.

Counseling/Mental Health Facilities
- Admiral Insurance Co.
- American Underwriting Managers
- *Canon Insurance Service*
- Citadel Insurance Services, LC
- Gateway Specialty Insurance
- Gumtree Wholesale Insurance Brokers Inc.
- *Negley Associates*
- *ProAssurance Mid-Continent Underwriters Inc.*
- *Smith, Bell & Thompson*
- Strickland Insurance Brokers Inc.
- Sullivan HealthCare Insurance Services Inc.
- *Western World Insurance Group*

Dentists
- Admiral Insurance Co.
- AmWINS Group Inc. - 50 Offices Nationwide
- E.L.M. Insurance Brokers
- James River Insurance Company
- *PULIC - Professional Underwriters Liability Insurance Company*
- RPS Healthcare (AVRECO)
- Western Security Surplus Insurance Brokers Inc.

Healthcare Administrative E&O
- Admiral Insurance Co.
- Agentic Insurance LLC
- AmWINS Group Inc. - 50 Offices Nationwide
- Bailey Special Risks Inc.

Healthcare Facilities (Misc.)
- A & B Insurance Solutions LLC
- Access E&S Insurance Services (VA)
- **Admiral Insurance Co.**
- *Allied Protector Plan*
- Apogee Insurance Group, a Berkshire Hathaway Company
- Bailey Special Risks Inc.
- Boston Insurance Brokerage
- Catlin
- Citadel Insurance Services, LC
- Cooper & McCloskey Inc.
- CRC Insurance Services - All Offices
- Crump Professional Concepts
- Environmental Insurance Agency (EIA)
- General Star Management Company
- Gumtree Wholesale Insurance Brokers Inc.
- James River Insurance Company
- Jimcor Agencies
- *K&B Underwriters LLC*
- Monitor Liability Managers LLC
- Orion Commercial Insurance Services Inc.
- *ProAssurance Mid-Continent Underwriters Inc.*
- *Promont Advisors LLC*
- RPS Healthcare (AVRECO)
- S.H. Smith & Company Inc. - 7 Offices Nationwide
- *Smith, Bell & Thompson*
- Sullivan Brokers Wholesale Ins. Solutions
- Sullivan HealthCare Insurance Services Inc.
- Tennant Risk Services
- Westrope
- Worldwide Facilities Inc. - All Offices

Home Health Agencies
- Admiral Insurance Co.
- *Allied Protector Plan*
- American Underwriting Managers
- *Anderson & Murison Inc.*
- Ashley General Agency
- *Atlantic Specialty Lines - Midwest*
- Atlantic Specialty Lines of Pennsylvania LLC
- *Atlantic Specialty Lines of VA LLC*
- Citadel Insurance Services, LC
- *Donald Gaddis Co. Inc. Insurance Svcs*
- Eaton Professional Insurance Services
- Evolution Insurance Brokers
- Founders Professional
- **Great American Insurance Group, Specialty Human Services**
- Gumtree Wholesale Insurance Brokers Inc.
- James River Insurance Company
- K&B Underwriters LLC
- *Negley Associates*
- *NIF Group Inc.*
- Partners Specialty Group LLC
- *ProAssurance Mid-Continent Underwriters Inc.*
- *Professional Liability Ins. Svcs Inc. - Underwriting Facilities*
- *Promont Advisors LLC*
- Quaker Special Risk (Florida)
- Quaker Special Risk (Mass.)
- Quaker Special Risk (New Jersey)
- Quaker Special Risk (New York)
- *Quirk & Company*
- RPS Healthcare (AVRECO)
- Sapphire Blue
- *Smith, Bell & Thompson*
- Sullivan HealthCare Insurance Services Inc.
- USX/S
- *Western World Insurance Group*

Legend: East Midwest Southeast Texas/South Central West Not Available (Italicized companies offer binding authority.)

Hospice Care Programs
Admiral Insurance Co.
Allied Protector Plan
American Underwriting Managers
Founders Professional
Gateway Specialty Insurance
Great American Insurance Group, Specialty Human Services
K&B Underwriters LLC
Negley Associates
Risk Placement Services - Dallas
Smith, Bell & Thompson
Sullivan HealthCare Insurance Services Inc.

Hospitals
Agentic Insurance LLC
AmWINS Group Inc. - 50 Offices Nationwide
Ark-La-Tex Underwriters Inc.
Centurion Insurance Group
Citadel Insurance Services, LC
E.L.M. Insurance Brokers
eKo Specialty Insurance Services Inc.
General Star Management Company
K&B Underwriters LLC
Negley Associates
Partners Specialty Group LLC
RPS Healthcare (AVRECO)
Sapphire Blue
Sullivan Brokers Wholesale Ins. Solutions
Sullivan HealthCare Insurance Services Inc.
Swett & Crawford
Westrope

Kidney Dialysis Facilities
Admiral Insurance Co.
Cooper & McCloskey Inc.
James River Insurance Company
NIF Group Inc.
Smith, Bell & Thompson
Sullivan HealthCare Insurance Services Inc.

Managed Care Organizations
Admiral Insurance Co.
ARC West Coast Excess & Surplus Brokerage LLC
Centurion Insurance Group
Crump Professional Concepts
OneBeacon Professional Insurance
Sullivan Brokers Wholesale Ins. Solutions
Sullivan HealthCare Insurance Services Inc.
USX/S

Medical & Physical Rehab Facilities
Admiral Insurance Co.
Agency Marketing Services
Allied Protector Plan
James River Insurance Company
K&B Underwriters LLC
Promont Advisors LLC
Quaker Special Risk (New Jersey)
RPS Healthcare (AVRECO)
Smith, Bell & Thompson
Tennant Risk Services

Medical Imaging Centers
Admiral Insurance Co.
Allied Protector Plan
Apogee Insurance Group, a Berkshire Hathaway Company
Founders Professional
James River Insurance Company
NIF Group Inc.
Promont Advisors LLC
Quaker Special Risk (Florida)
Quaker Special Risk (Mass.)
Quaker Special Risk (New Jersey)
Quaker Special Risk (New York)
RPS Healthcare (AVRECO)
Smith, Bell & Thompson
Sullivan HealthCare Insurance Services Inc.

Medical Malpractice
A & B Insurance Solutions LLC
Access E&S Insurance Services (VA)
Admiral Insurance Co.
Agency Marketing Services
Allied Protector Plan
Arlington/Roe & Co of Indiana
Atlantic Specialty Lines of VA LLC
Bailey Special Risks Inc.
Catlin
Cooper & McCloskey Inc.
CRC | Crump
Donald Gaddis Co. Inc. Insurance Svcs
E.L.M. Insurance Brokers
Founders Professional
Gray-Stone & Company Inc.
Gresham & Associates Inc. - Jacksonville
James River Insurance Company
Markel Corporation
Negley Associates
NeitClem Wholesale Insurance Brokerage Inc.
PBS Insurance Underwriting Corporation
PULIC - Professional Underwriters Liability Insurance Company
Risk Placement Services - Scottsdale
RPS Healthcare (AVRECO)
Sullivan HealthCare Insurance Services Inc.
Swett & Crawford
Tennant Risk Services
USG Insurance Services Inc.
USX/S
Westrope
Worldwide Facilities Inc. - All Offices

Medical Stop Loss
Admiral Insurance Co.
AmWINS Group Inc. - 50 Offices Nationwide
Artex Risk Solutions Inc.
Roundstone Management

Misc. Professional Liability - Medical Fields
Access E&S Insurance Services (CA)
Access E&S Insurance Services (VA)
Admiral Insurance Co.
Agentic Insurance LLC
Allied Protector Plan
AmWINS Group Inc. - 50 Offices Nationwide
Apogee Insurance Group, a Berkshire Hathaway Company
ARC West Coast Excess & Surplus Brokerage LLC
ASLPro
Bailey Special Risks Inc.
Bliss & Glennon Central
Boston Insurance Brokerage
Braishfield Associates Inc.
Compass Insurance Group of Agencies
Delta General Agency Corp.
Donald Gaddis Co. Inc. Insurance Svcs
Eaton Professional Insurance Services
Gresham & Associates Inc. - Stockbridge
Jimcor Agencies
Monitor Liability Managers LLC
NeitClem Wholesale Insurance Brokerage Inc.
Partners Specialty Group LLC
Patriot National Underwriters Inc.
ProAssurance Mid-Continent Underwriters Inc.
Professional Program Insurance Brokerage
Promont Advisors LLC
Quirk & Company
RPS Healthcare (AVRECO)
Sierra Specialty
Southern Cross Underwriters - All Offices
Sullivan HealthCare Insurance Services Inc.
Tennant Risk Services
U.S. Risk Insurance Group Inc.

Nurses
Admiral Insurance Co.
AmWINS Group Inc. - 50 Offices Nationwide
Professional Program Insurance Brokerage
RPS Healthcare (AVRECO)

Nursing/Convalescent Homes
Admiral Insurance Co.
Allied Protector Plan
Cooper & McCloskey Inc.
Founders Professional
James River Insurance Company
K&B Underwriters LLC
Lionheart Insurance Services
Partners Specialty Group LLC
Quadrant Insurance Managers
RPS Healthcare (AVRECO)
Sapphire Blue
Sullivan HealthCare Insurance Services Inc.
Swett & Crawford
U.S. Risk Insurance Group Inc.
USX/S

Ophthalmologists
Admiral Insurance Co.
PULIC - Professional Underwriters Liability Insurance Company
Sullivan HealthCare Insurance Services Inc.

Opticians
Admiral Insurance Co.
Canon Insurance Service
RPS Healthcare (AVRECO)
Sullivan HealthCare Insurance Services Inc.

Optometrists
Admiral Insurance Co.
RPS Healthcare (AVRECO)
Sullivan HealthCare Insurance Services Inc.

Osteopaths
Admiral Insurance Co.
PULIC - Professional Underwriters Liability Insurance Company
Sullivan HealthCare Insurance Services Inc.

Outpatient Clinics
Admiral Insurance Co.
BJW Insurance Services LLC
Cooper & McCloskey Inc.
Founders Professional
Gateway Specialty Insurance
Gumtree Wholesale Insurance Brokers Inc.
James River Insurance Company
NIF Group Inc.
Promont Advisors LLC
PULIC - Professional Underwriters Liability Insurance Company
Quaker Special Risk (Florida)
Quaker Special Risk (Mass.)
Quaker Special Risk (New Jersey)
Quaker Special Risk (New York)
RPS Healthcare (AVRECO)
Smith, Bell & Thompson
Sullivan HealthCare Insurance Services Inc.
Swett & Crawford
Tennant Risk Services

Paramedics
Admiral Insurance Co.
RPS Healthcare (AVRECO)

Pharmacists
Admiral Insurance Co.

Physician Groups & Clinics
Admiral Insurance Co.
Allied Protector Plan
Centurion Insurance Group
Founders Professional
OneBeacon Professional Insurance
Partners Specialty Group LLC
PULIC - Professional Underwriters Liability Insurance Company
RPS Healthcare (AVRECO)
Sullivan HealthCare Insurance Services Inc.
U.S. Risk Insurance Group Inc.
USX/S

Physicians
Admiral Insurance Co.
Agency Marketing Services
AmWINS Group Inc. - 50 Offices Nationwide
Founders Professional
General Star Management Company
James River Insurance Company
NeitClem Wholesale Insurance Brokerage Inc.
PULIC - Professional Underwriters Liability Insurance Company
RPS Healthcare (AVRECO)
Sullivan HealthCare Insurance Services Inc.
Tennant Risk Services
USX/S
Western Security Surplus Insurance Brokers Inc.

Podiatrists
Admiral Insurance Co.
PULIC - Professional Underwriters Liability Insurance Company
RPS Healthcare (AVRECO)

Psychiatrists
Admiral Insurance Co.
Negley Associates
PULIC - Professional Underwriters Liability Insurance Company

Psychologists
Admiral Insurance Co.
Canon Insurance Service
Negley Associates
Western World Insurance Group

Specified Medical Professions
A & B Insurance Solutions LLC
Access E&S Insurance Services (CA)
Admiral Insurance Co.
Agency Marketing Services
American Professional Liability Underwriters Inc.
Apogee Insurance Group, a Berkshire Hathaway Company
ASLPro
Bailey Special Risks Inc.
Burns & Wilcox - All Offices
Donald Gaddis Co. Inc. Insurance Svcs
Eaton Professional Insurance Services
Founders Professional
Indemnity Excess & Surplus Agency Inc.
J.M. Wilson
Jimcor Agencies
Markel Corporation
NeitClem Wholesale Insurance Brokerage Inc.
NIF Group Inc.
ProAssurance Mid-Continent Underwriters Inc.
Professional Program Insurance Brokerage
RPS Healthcare (AVRECO)
Sullivan HealthCare Insurance Services Inc.
Synergy Professional Associates Inc.
Tennant Risk Services
Wholesale Connection Insurance Services

Surgery Centers
Admiral Insurance Co.
Agentic Insurance LLC
Allied Protector Plan
Apogee Insurance Group, a Berkshire Hathaway Company

Founders Professional
James River Insurance Company
Partners Specialty Group LLC
Promont Advisors LLC
Quaker Special Risk (Florida)
Quaker Special Risk (Mass.)
Quaker Special Risk (New Jersey)
Quaker Special Risk (New York)
RPS Healthcare (AVRECO)
Smith, Bell & Thompson
Tennant Risk Services

Urgent Care Centers

Admiral Insurance Co.
Agentic Insurance LLC
Allied Protector Plan
Delta General Agency Corp.
Founders Professional
Partners Specialty Group LLC
Promont Advisors LLC
ProSurance Group Inc.
PULIC - Professional Underwriters Liability Insurance Company
RPS Healthcare (AVRECO)
Smith, Bell & Thompson
Sullivan HealthCare Insurance Services Inc.

Property--Commercial

Apartments

4 All Insurance Services
A & B Insurance Solutions LLC
Abram Interstate Insurance Services Inc.
Advanced E&S Group - Midwest Region
Advanced E&S Group - Southeast Region
All Risks Ltd.
American Safety Insurance Services Inc.
AmWINS Group Inc. - 50 Offices Nationwide
Anchor Bay Insurance Managers Inc.
Appalachian Underwriters Inc.
Appleby & Sterling
Ark-La-Tex Underwriters Inc.
Atlantic Casualty Insurance Company
Atlantic Specialty Lines of Texas LLC
Bass Underwriters
Bolton & Company
Boston Insurance Brokerage
Brecht & Associates
Burns & Wilcox - All Offices
Central Agency
CID Insurance Programs Inc.
Ck Specialty Insurance Associates - All Offices
Crusader Insurance Company
Donald Gaddis Co. Inc. Insurance Svcs
Ellen Ullo Insurance Agency
Evolution Insurance Brokers
Excel Insurance Services Inc.
GIC Underwriters Inc.
Gorst Co.
Gray-Stone & Company Inc.
Gresham & Associates Inc. - Springfield
Horizon E & S Insurance Brokerage
Independent Insurance Agents & Brokers California (IIABCal)
Insurance Center Special Risks Ltd.
International Excess Companies
IPA Risk Management LLC
IPC
Jimcor Agencies
K&M Henderson Insurance Services Inc.
King Insurance Support Systems
LevelFirst
Lionheart Insurance Services
MAXIMUM
Mc Claugherty Insurance Agency
McClelland and Hine Inc.
Meadowbrook Insurance Group
Morstan General Agency of Florida II Inc.
Nautilus Insurance Co. & Great Divide Ins. Co.
Northern States Agency
Ohio E & S Agency Inc.
Pacific Excess Insurance Marketing
Partners Specialty Group LLC
Patriot National Underwriters Inc.
Promont Advisors LLC
Quirk & Company
RIC Insurance General Agency Inc.
Risk Placement Services - Dallas
Risk Placement Services/Lemac
Roush Insurance Services Inc.
RSI International Inc.
South Texas General Insurance Agency
Southern Insurance Underwriters Inc. CMGA
Specialty Programs and Facilities Managers Inc. (AmWINS)
Sterling Underwriters
Technical Risk Underwriters
Towerstone Inc.
Unifax Insurance Systems Inc.
USG Insurance Services Inc.
Western Security Surplus Insurance Brokers Inc.
Western Surplus Lines Agency Inc.

Westrope
Westrope Insurance Managers of Florida LLC
Woodlands Insurance Services LLC

Capacity or Excess Property Insurance

Atlantic Specialty Lines of VA LLC
Bliss & Glennon Inc.
Canon Insurance Service
Crouse & Associates
Gresham & Associates Inc. - Stockbridge
James River Insurance Company
Liberty International Underwriters
Partners Specialty Group LLC
RLI Specialty Programs
Specialty Programs and Facilities Managers Inc. (AmWINS)
Swett & Crawford
Venture Insurance Programs
Westrope
Worldwide Facilities Inc. - All Offices

Churches

Ark-La-Tex Underwriters Inc.
Burns & Wilcox - All Offices
Evolution Insurance Brokers
Gateway Specialty Insurance
Great American Insurance Group, Specialty Human Services
MAXIMUM
Pacific Excess Insurance Marketing
Promont Advisors LLC
RPS Leicht
Vintage Underwriters

Coastal Property

A.I.I. Insurance Brokerage of Mass. Inc.
AmWINS Group Inc. - 50 Offices Nationwide
Apex Insurance Services
Arrowhead General Insurance Agency Inc.
Atlantic Specialty Lines of Florida
Atlantic Specialty Lines of VA LLC
Boston Insurance Brokerage
Braishfield Associates Inc.
Burns & Wilcox - All Offices
Commercial Sector Insurance Brokers LLC
Delta General Agency Corp.
GIC Underwriters Inc.
Gresham & Associates Inc. - Orlando
Gresham & Associates Inc. - Stockbridge
Gridiron Insurance Underwriters Inc.
MAXIMUM
Mc Claugherty Insurance Agency
Partners Specialty Group LLC
Quaker Special Risk (New Jersey)
Risk Placement Services - Dallas
RLI Specialty Programs
Southern Cross Underwriters - All Offices
Suitelife by Venture Programs
Venture Insurance Programs

Commercial Flood (Non-Federal)

Insurance Center Special Risks Ltd.
Partners Specialty Group LLC
Swett & Crawford

Commercial Property

5Star Waste Insurance Program
A & B Insurance Solutions LLC
A.I.I. Insurance Brokerage of Mass. Inc.
Admiral Insurance Co.
Advanced E&S Group - Midwest Region
Agency Intermediaries Inc.
Agostini Wholesale Insurance
AMC Insurance Services
American Safety Insurance Services Inc.
American Underwriting Managers
Anderson & Murison Inc.
Appleby & Sterling
Arlington/Roe & Co of Indiana
Ashley General Agency
Atlantic Casualty Insurance Company
Atlantic Specialty Lines of Pennsylvania LLC
Automotive Risk Mgmt. & Ins. Services Inc.
Bass Underwriters
BJW Insurance Services LLC
Bliss & Glennon Central
Bolton & Company
Boston Insurance Brokerage
Braishfield Associates Inc.
Canon Insurance Service
Care Providers Insurance Services LLC
Central Agency
Ck Specialty Insurance Associates - All Offices
Commercial Sector Insurance Brokers LLC
CRC | Crump
Crusader Insurance Company
Deans & Homer
DMI Insurance Services
Ellen Ullo Insurance Agency
Empire Underwriters
Entertainment Pro Insurance
Focus Underwriters LLC

Gabor Insurance Services Inc.
General Star Management Company
General Star Management Company
Gresham & Associates Inc. - Jacksonville
Gresham & Associates Inc. - Orlando
Gresham & Associates Inc. - Stockbridge
Gridiron Insurance Underwriters Inc.
Horizon E & S Insurance Brokerage
iii of Maryland Inc.
Innovators of New York Inc.
Insurance Innovators Agency Of New England Inc. (Hopedale)
Insurance Innovators Agency Of New England Inc. (West Springfield)
Insurance Innovators of New Jersey Inc.
Insurance Innovators Inc.
Interline Insurance Services
IPC
IT Risk Managers Inc.
Jacobs & Associates Inc.
James Klein Insurance
Jimcor Agencies
Joseph Krar & Associates Inc.
Klein & Costa Insurance Services
Liberty International Underwriters
M.J. Hall & Company Inc.
M.J. Kelly Company
MacNeill Group Inc., CMGA
MarketScout
Mc Claugherty Insurance Agency
McLeckie Insurance Group
MexiPass International Insurance Services LLC
Midlands Management Corporation
N-Surance Outlets Inc. (Georgia)
National Advantage Insurance Services Inc.
Nautilus Insurance Co. & Great Divide Ins. Co.
Negley Associates
NeitClem Wholesale Insurance Brokerage Inc.
NIF Group Inc.
Northern States Agency
Orion Commercial Insurance Services Inc.
Pacific Excess Insurance Marketing
Pacific Gateway Insurance Agency
Patriot National Underwriters Inc.
Professional Program Insurance Brokerage
Promont Advisors LLC
R.E. Chaix & Assoc.
Risk Placement Services - Scottsdale
RLI Insurance Company/Mt. Hawley Insurance Company
Roush Insurance Services Inc.
RSI International Inc.
RSI International Inc. (Missouri)
Russell Bond & Co. Inc.
Scobie Group- Eau Claire
Shelly, Middlebrooks & O'Leary Inc. (Jacksonville)
Sierra Specialty
Southeast Surplus Underwriters General Agency Inc.
Specialty Programs and Facilities Managers Inc. (AmWINS)
Sterling Underwriters
Strickland Insurance Brokers Inc.
Stuckey and Company
Sun Coast General Insurance Agency
Swett & Crawford
THOMCO, a Markel Company
Topa Insurance Company
Towerstone Inc.
Trinity E&S Insurance Services Inc. (Bermuda Dunes, CA)
Tuscano Agency
U.S. Risk Insurance Group Inc.
Unifax Insurance Systems Inc.
Venture Insurance Programs
Vintage Underwriters
Western Surplus Lines Agency Inc.
Zurich North America Commercial

Completed-but-not-Sold Properties

American Safety Insurance Services Inc.
IPA Risk Management LLC
Sterling Underwriters
Swett & Crawford

Condominiums

4 All Insurance Services
Advanced E&S Group - Midwest Region
Advanced E&S Group - Southeast Region
AMC Insurance Services
AmWINS Group Inc. - 50 Offices Nationwide
Anchor Bay Insurance Managers Inc.
Appalachian Underwriters Inc.
Burns & Wilcox - All Offices
Canon Insurance Service
Gateway Specialty Insurance
Horizon E & S Insurance Brokerage
IPA Risk Management LLC
Kevin Davis Insurance Services
King Insurance Support Systems
LevelFirst
Liberty International Underwriters
Mc Claugherty Insurance Agency
McClelland and Hine Inc.
Meadowbrook Insurance Group
NeitClem Wholesale Insurance Brokerage Inc.

Legend: East | Midwest | Southeast | Texas/South Central | West | Not Available

(Italicized companies offer binding authority.)

- *Pacific Excess Insurance Marketing*
- *Promont Advisors LLC*
- Risk Placement Services - Dallas
- Specialty Programs and Facilities Managers Inc. (AmWINS)
- *Sterling Underwriters*
- *Westrope Insurance Managers of Florida LLC*

Difference-in-Conditions

- A & B Insurance Solutions LLC
- *Advanced E&S Group - Southeast Region*
- *Align General Insurance Agency LLC*
- AmWINS Group Inc. - 50 Offices Nationwide
- *Arrowhead General Insurance Agency Inc.*
- Crouse & Associates
- Empire Underwriters
- Gray-Stone & Company Inc.
- *Meadowbrook Insurance Group*
- Orion Commercial Insurance Services Inc.
- **Partners Specialty Group LLC**
- RLI Insurance Company/Mt. Hawley Insurance Company
- RLI Specialty Programs
- *Swett & Crawford*
- Venture Insurance Programs
- Westrope
- Worldwide Facilities Inc. - All Offices

Earthquake

- *4 All Insurance Services*
- *Align General Insurance Agency LLC*
- Appleby & Sterling
- *Bolton & Company*
- Gray-Stone & Company Inc.
- Independent Insurance Agents & Brokers California (IIABCal)
- Orion Commercial Insurance Services Inc.
- **Partners Specialty Group LLC**
- Risk Placement Services/Lemac
- RLI Specialty Programs
- Swett & Crawford
- Venture Insurance Programs
- Worldwide Facilities Inc. - All Offices

General Liability (GL)

- Access Point Insurance Services
- **Admiral Insurance Co.**
- *AMC Insurance Services*
- American Safety Insurance Services Inc.
- AmWINS Group Inc. - 50 Offices Nationwide
- *Arrowhead General Insurance Agency Inc.*
- *Atlantic Specialty Lines of Pennsylvania LLC*
- Compass Insurance Group of Agencies
- Ellen Ullo Insurance Agency
- *Gabor Insurance Services Inc.*
- Gray-Stone & Company Inc.
- *Gresham & Associates Inc. - Orlando*
- *iii of Maryland Inc.*
- *Innovators of New York Inc.*
- *Insurance Innovators Agency Of New England Inc. (Hopedale)*
- *Insurance Innovators Agency Of New England Inc. (West Springfield)*
- *Insurance Innovators of New Jersey Inc.*
- *Insurance Innovators Inc.*
- *IPC*
- James River Insurance Company
- *McLeckie Insurance Group*
- *NeitClem Wholesale Insurance Brokerage Inc.*
- *Professional Program Insurance Brokerage*
- *Promont Advisors LLC*
- RLI Specialty Programs
- *Southern Insurance Underwriters Inc. CMGA*
- Specialty Programs and Facilities Managers Inc. (AmWINS)
- *Sterling Underwriters*
- Sullivan Brokers Wholesale Ins. Solutions
- Tuscano Agency
- *Vintage Underwriters*
- *Western Surplus Lines Agency Inc.*
- *World Wide Specialty Programs Inc.*

Glass

- *Advanced E&S Group - Southeast Region*

Hazardous Occupancies

- *Excel Insurance Services Inc.*
- Gresham & Associates Inc. - Orlando

Hotels/Motels

- *Advanced E&S Group - Southeast Region*
- *All Risks Ltd.*
- *AMC Insurance Services*
- ***American Safety Insurance Services Inc.***
- *Anchor Bay Insurance Managers Inc.*
- Appalachian Underwriters Inc.
- *Atlantic Casualty Insurance Company*
- *Atlantic Specialty Lines - Midwest*
- *Bass Underwriters*
- *Bolton & Company*
- *Brecht & Associates*
- *Capitol Insurance Companies*
- Central Agency
- *Crusader Insurance Company*
- Ellen Ullo Insurance Agency
- Empire Underwriters
- IPA Risk Management LLC
- *IPC*
- *Lionheart Insurance Services*
- *Meadowbrook Insurance Group*
- *Morstan General Agency of Florida II Inc.*
- *Motel Insurance Brokers Inc.*
- Ohio E & S Agency Inc.
- *Pacific Excess Insurance Marketing*
- *Patriot National Underwriters Inc.*
- *Promont Advisors LLC*
- Risk Placement Services - Dallas
- *RPS Leicht*
- *Southern Insurance Underwriters Inc. CMGA*
- *Unifax Insurance Systems Inc.*
- *Venture Insurance Programs*
- *Western Surplus Lines Agency Inc.*
- *Western World Insurance Group*
- Westrope

Manufacturing Operations

- Admiral Insurance Co.
- American Safety Insurance Services Inc.
- AmWINS Group Inc. - 50 Offices Nationwide
- *Donald Gaddis Co. Inc. Insurance Svcs*
- Gresham & Associates Inc. - Orlando
- MAXIMUM
- *Sterling Underwriters*
- Venture Insurance Programs
- Woodlands Insurance Services LLC

Mercantile

- Admiral Insurance Co.
- *Advanced E&S Group - Midwest Region*
- *Advanced E&S Group - Southeast Region*
- American Safety Insurance Services Inc.
- *Bass Underwriters*
- Burns & Wilcox - All Offices
- *Donald Gaddis Co. Inc. Insurance Svcs*
- *Excel Insurance Services Inc.*
- *Gabor Insurance Services Inc.*
- *Gridiron Insurance Underwriters Inc.*
- *Meadowbrook Insurance Group*
- *Northern States Agency*
- *Promont Advisors LLC*
- Risk Placement Services - Dallas
- *Roush Insurance Services Inc.*
- Specialty Programs and Facilities Managers Inc. (AmWINS)
- *Topa Insurance Company*
- *Vintage Underwriters*

Mobile Home Parks

- AmWINS Group Inc. - 50 Offices Nationwide
- *Bolton & Company*
- *Capitol Insurance Companies*
- Ellen Ullo Insurance Agency
- Evolution Insurance Brokers
- *IPC*
- King Insurance Support Systems
- *NBIS*
- *RPS Leicht*
- *Western World Insurance Group*

Office Buildings

- **Admiral Insurance Co.**
- *Advanced E&S Group - Midwest Region*
- *Advanced E&S Group - Southeast Region*
- AmWINS Group Inc. - 50 Offices Nationwide
- *Bass Underwriters*
- Burns & Wilcox - All Offices
- CRC Insurance Services - All Offices
- *Gabor Insurance Services Inc.*
- *Gridiron Insurance Underwriters Inc.*
- Insurance Center Special Risks Ltd.
- IPA Risk Management LLC
- *IPC*
- *Lionheart Insurance Services*
- MAXIMUM
- *Meadowbrook Insurance Group*
- *Pacific Excess Insurance Marketing*
- *Promont Advisors LLC*
- Risk Placement Services - Dallas
- Specialty Programs and Facilities Managers Inc. (AmWINS)
- *Sterling Underwriters*
- *Topa Insurance Company*
- *Unifax Insurance Systems Inc.*
- *Vintage Underwriters*

Restaurants

- Admiral Insurance Co.
- *Advanced E&S Group - Midwest Region*
- *Advanced E&S Group - Southeast Region*
- ***American Safety Insurance Services Inc.***
- *Anchor Bay Insurance Managers Inc.*
- Appleby & Sterling
- *Atlantic Casualty Insurance Company*
- *Boston Insurance Brokerage*
- *Brecht & Associates*
- *Capitol Insurance Companies*
- Central Agency
- *Crusader Insurance Company*
- *Gabor Insurance Services Inc.*
- ***Gorst Co.***
- *Keller & Co Inc.*
- *Lionheart Insurance Services*
- *M.J. Kelly Company*
- McClelland and Hine Inc.
- *N-Surance Outlets Inc. (Georgia)*
- *NeitClem Wholesale Insurance Brokerage Inc.*
- *Pacific Excess Insurance Marketing*
- *Patriot National Underwriters Inc.*
- *Promont Advisors LLC*
- *RIC Insurance General Agency Inc.*
- Risk Placement Services - Dallas
- *Roush Insurance Services Inc.*
- *RPS Leicht*
- *RSI International Inc.*
- *South Texas General Insurance Agency*
- Southeast Surplus Underwriters General Agency Inc.
- *Southern Insurance Underwriters Inc. CMGA*
- Specialty Programs and Facilities Managers Inc. (AmWINS)
- *Topa Insurance Company*
- *Unifax Insurance Systems Inc.*
- *Western Surplus Lines Agency Inc.*
- *Woodlands Insurance Services LLC*

School Districts

- Apex Insurance Services
- MAXIMUM
- *Norman-Spencer Agency Inc.*

Seasonal Property

- Venture Insurance Programs

Service Stations

- *Ck Specialty Insurance Associates - All Offices*
- *Meadowbrook Insurance Group*
- *RoamNet Insurance Marketing Programs*

Shopping Centers

- Admiral Insurance Co.
- *Advanced E&S Group - Midwest Region*
- *Advanced E&S Group - Southeast Region*
- American Safety Insurance Services Inc.
- Appalachian Underwriters Inc.
- Burns & Wilcox - All Offices
- *Gabor Insurance Services Inc.*
- *IPC*
- *Lionheart Insurance Services*
- MAXIMUM
- *Morstan General Agency of Florida II Inc.*
- *Pacific Excess Insurance Marketing*
- Patriot National Underwriters Inc.
- *RPS Leicht*
- South Texas General Insurance Agency
- Specialty Programs and Facilities Managers Inc. (AmWINS)
- *Sterling Underwriters*
- *Topa Insurance Company*
- *Vintage Underwriters*

SMP Package (Specialty/Nonstandard)

- *Advanced E&S Group - Midwest Region*
- *Advanced E&S Group - Southeast Region*
- *Care Providers Insurance Services LLC*
- *Ck Specialty Insurance Associates - All Offices*
- Entertainment Pro Insurance
- Gray-Stone & Company Inc.
- *Gresham & Associates Inc. - Orlando*
- *Lionheart Insurance Services*
- *M.J. Hall & Company Inc.*
- McClelland and Hine Inc.
- *MexiPass International Insurance Services LLC*
- *Monarch E&S Insurance Services*
- NeitClem Wholesale Insurance Brokerage Inc.
- *RIC Insurance General Agency Inc.*
- *Risk Placement Services/Lemac*
- Southeast Surplus Underwriters General Agency Inc.
- *Swett & Crawford*
- Texas Commercial Insurance Facilities
- *Topa Insurance Company*
- Venture Insurance Programs

Taverns

- *A.I.I. Insurance Brokerage of Mass. Inc.*
- *Advanced E&S Group - Midwest Region*
- American Safety Insurance Services Inc.
- *Crusader Insurance Company*
- Evolution Insurance Brokers
- *Lionheart Insurance Services*
- *Meadowbrook Insurance Group*
- *N-Surance Outlets Inc. (Georgia)*
- *Northern States Agency*
- *Promont Advisors LLC*
- Risk Placement Services - Dallas
- *Unifax Insurance Systems Inc.*
- *Vintage Underwriters*

Tenant Discrimination

- Access E&S Insurance Services (CA)

Legend: East Midwest Southeast Texas/South Central West Not Available (*Italicized companies offer binding authority.*)

Terrorism
Clements Worldwide
Midlands Management Corporation

Toxic Mold Liability
Beacon Hill Associates Inc.
Specialty Programs and Facilities Managers Inc. (AmWINS)

Vacant Property
A & B Insurance Solutions LLC
A.I.I. Insurance Brokerage of Mass. Inc.
Abram Interstate Insurance Services Inc.
Admiral Insurance Co.
All Risks Ltd.
AMC Insurance Services
American Safety Insurance Services Inc.
American Underwriting Managers
AmWINS Group Inc. - 50 Offices Nationwide
Anchor Bay Insurance Managers Inc.
Arlington/Roe & Co of Indiana
Ashley General Agency
Atlantic Casualty Insurance Company
Atlantic Specialty Lines - Midwest
Atlantic Specialty Lines of Florida
Atlantic Specialty Lines of Pennsylvania LLC
Atlantic Specialty Lines of Texas LLC
Bliss & Glennon Central
Bolton & Company
Brecht & Associates
Burns & Wilcox - All Offices
Canon Insurance Service
Ck Specialty Insurance Associates - All Offices
CRC Insurance Services - All Offices
Delta General Agency Corp.
Donald Gaddis Co. Inc. Insurance Svcs
Evolution Insurance Brokers
Focus Underwriters LLC
GIC Underwriters Inc.
Gorst Co.
IPC
J.M. Wilson
K&M Henderson Insurance Services Inc.
Keller & Co Inc.
M.J. Hall & Company Inc.
M.J. Kelly Company
MacNeill Group Inc., CMGA
MAXIMUM
Mc Claugherty Insurance Agency
McClelland and Hine Inc.
Meadowbrook Insurance Group
Midlands Management Corporation
Monarch E&S Insurance Services
Morstan General Agency of Florida II Inc.
Mount Diablo Insurance Services Inc.
National Advantage Insurance Services Inc.
Nautilus Insurance Co. & Great Divide Ins. Co.
NeitClem Wholesale Insurance Brokerage Inc.
Ohio E & S Agency Inc.
Orion Commercial Insurance Services Inc.
Pacific Excess Insurance Marketing
Pacific Gateway Insurance Agency
Partners Specialty Group LLC
Program Brokerage Corporation
Quirk & Company
RIC Insurance General Agency Inc.
Risk Placement Services/Lemac
RPS Leicht
RPS SAFA St. Louis
RSI International Inc.
RSI International Inc. (Missouri)
Scobie Group- Eau Claire
South Texas General Insurance Agency
Southeast Surplus Underwriters General Agency Inc.
Southern Insurance Underwriters Inc. CMGA
Specialty Programs and Facilities Managers Inc. (AmWINS)
Sterling Underwriters
Strickland Insurance Brokers Inc.
Swett & Crawford
Texas Commercial Insurance Facilities
Tuscano Agency
U.S. Risk Insurance Group Inc.
USG Insurance Services Inc.
Venture Insurance Programs
Western Security Surplus Insurance Brokers Inc.

Warehouses
Admiral Insurance Co.
AmWINS Group Inc. - 50 Offices Nationwide
Bass Underwriters
Bolton & Company
IPC
Meadowbrook Insurance Group
Sterling Underwriters

Wind Deductible Buy-Back
American Safety Insurance Services Inc.
Britt/Paulk Insurance Agency Inc.
Commercial Sector Insurance Brokers LLC
Gresham & Associates Inc. - Orlando
Partners Specialty Group LLC

Risk Placement Services - Dallas
RLI Specialty Programs
Technical Risk Underwriters

Wind/Hail
Ashley General Agency
Atlantic Specialty Lines of Florida
Bass Underwriters
Gresham & Associates Inc. - Orlando
IPA Risk Management LLC
MacNeill Group Inc., CMGA
Partners Specialty Group LLC
Venture Insurance Programs
Worldwide Facilities Inc. - All Offices

Property--Residential

Coastal Property
A.I.I. Insurance Brokerage of Mass. Inc.
AFG Partners
AmWINS Group Inc. - 50 Offices Nationwide
Appalachian Underwriters Inc.
Arrowhead General Insurance Agency Inc.
Atlantic Specialty Lines of Florida
Atlantic Specialty Lines of VA LLC
BUA LLC
Burns & Wilcox - All Offices
Coastal Agents Alliance LLC
Empire Underwriters
Excel Insurance Services Inc.
GeoVera Holdings Inc.
GIC Underwriters Inc.
iii of Maryland Inc.
Innovators of New York Inc.
Insurance Center Special Risks Ltd.
Insurance Innovators Agency Of New England Inc. (Hopedale)
Insurance Innovators Agency Of New England Inc. (West Springfield)
Insurance Innovators of New Jersey Inc.
Insurance Innovators Inc.
Jimcor Agencies
King Insurance Support Systems
MacNeill Group Inc., CMGA
Mc Claugherty Insurance Agency
Mount Diablo Insurance Services Inc.
Quaker Special Risk (Florida)
Quaker Special Risk (Mass.)
Quaker Special Risk (New Jersey)
Quaker Special Risk (New York)
South & Western General Agency Inc.
South Texas General Insurance Agency

Condominiums (HO-6)
4 All Insurance Services
American Reliable Insurance Company
Appleby & Sterling
Arrowhead General Insurance Agency Inc.
Boston Insurance Brokerage
Central Agency
Coastal Agents Alliance LLC
Founders Insurance Company
GIC Underwriters Inc.
Gorst Co.
Insurance Center Special Risks Ltd.
King Insurance Support Systems
Mc Claugherty Insurance Agency
McGraw Insurance Services
Mount Diablo Insurance Services Inc.
Pacific Specialty Insurance Co.

Contents Only (HO-4)
American Modern Insurance Group
American Reliable Insurance Company
Burns & Wilcox - All Offices
Central Agency
Gorst Co.
Markel American Insurance Co.
McGraw Insurance Services
Pacific Specialty Insurance Co.

Dwelling Fire (DP-1, DP-3)
Abram Interstate Insurance Services Inc.
All Risks Ltd.
American Modern Insurance Group
American Reliable Insurance Company
AmWINS Group Inc. - 50 Offices Nationwide
Anderson & Murison Inc.
Arrowhead General Insurance Agency Inc.
Bolton & Company
Burns & Wilcox - All Offices
Central Agency
Ck Specialty Insurance Associates - All Offices
Cochrane and Company
Excel Insurance Services Inc.
Gorst Co.
Griffin Underwriting Services
Insurance Center Special Risks Ltd.
MacNeill Group Inc., CMGA
Markel American Insurance Co.
McGraw Insurance Services

Mount Diablo Insurance Services Inc.
National Advantage Insurance Services Inc.
Pacific Specialty Insurance Co.
RIC Insurance General Agency Inc.
Risk Placement Services - Scottsdale
Roush Insurance Services Inc.
South & Western General Agency Inc.
Southeast Surplus Underwriters General Agency Inc.

Dwelling Fire (TDP-1)
McClelland and Hine Inc.
Vintage Underwriters

Dwelling Fire (TDP-1/TDP-2/TDP-3)
American Reliable Insurance Company
Delta General Agency Corp.
RSI International Inc.
South Texas General Insurance Agency

Earthquake
4 All Insurance Services
Appleby & Sterling
Burns & Wilcox - All Offices
GeoVera Holdings Inc.
Independent Insurance Agents & Brokers California (IIABCal)
Wholesale Connection Insurance Services

Forced Placement
AmWINS Group Inc. - 50 Offices Nationwide
Innovative Risk Solutions
MacNeill Group Inc., CMGA
Mc Claugherty Insurance Agency
Mount Diablo Insurance Services Inc.
Partners Specialty Group LLC
Proctor Financial Inc.
RIC Insurance General Agency Inc.
SWBC

High Valued Homeowners
Abram Interstate Insurance Services Inc.
AFG Partners
All Risks Ltd.
AmWINS Group Inc. - 50 Offices Nationwide
Anderson & Murison Inc.
Appalachian Underwriters Inc.
Arlington/Roe & Co of Indiana
Atlantic Specialty Lines of Florida
Bliss & Glennon Inc.
Braishfield Associates Inc.
BUA LLC
Burns & Wilcox - All Offices
Canon Insurance Service
Central Agency
CRC|Crump
Empire Underwriters
Gabor Insurance Services Inc.
Global Special Risks
Gorst Co.
Independent Insurance Agents & Brokers California (IIABCal)
Insurance Center Special Risks Ltd.
International Excess Companies
J.E. Brown & Associates
Jimcor Agencies
King Insurance Support Systems
Klein & Costa Insurance Services
LA Xcess Insurance Brokers Inc.
Mount Diablo Insurance Services Inc.
National Insurance Underwriters
Partners Specialty Group LLC
Quaker Special Risk (Florida)
Quaker Special Risk (Mass.)
Quaker Special Risk (New York)
Quirk & Company
Risk Placement Services - Scottsdale
RPS SAFA St. Louis
Russell Bond & Co. Inc.
Shelly, Middlebrooks & O'Leary Inc. (Jacksonville)
South & Western General Agency Inc.
South Texas General Insurance Agency
Swett & Crawford
Tuscano Agency
Wholesale Connection Insurance Services
Worldwide Facilities Inc. - All Offices

High-Value Dwellings
Abram Interstate Insurance Services Inc.
AFG Partners
AmWINS Group Inc. - 50 Offices Nationwide
Atlantic Specialty Lines of Pennsylvania LLC
BUA LLC
Canon Insurance Service
Ck Specialty Insurance Associates - All Offices
Delta General Agency Corp.
Insurance Center Special Risks Ltd.
LA Xcess Insurance Brokers Inc.
MacNeill Group Inc., CMGA
MarketScout
Mount Diablo Insurance Services Inc.
Quaker Special Risk (New Jersey)
RSI International Inc.

Legend: East Midwest Southeast Texas/South Central West Not Available (*Italicized companies offer binding authority.*)

Historic Homes
Burns & Wilcox - All Offices
Deans & Homer
Mount Diablo Insurance Services Inc.

Homeowners (HO-3)
4 All Insurance Services
Abram Interstate Insurance Services Inc.
AFG Partners
All Risks Ltd.
American Reliable Insurance Company
Anderson & Murison Inc.
Appleby & Sterling
Arrowhead General Insurance Agency Inc.
Atlantic Specialty Lines - Midwest
BUA LLC
Burns & Wilcox - All Offices
Central Agency
Ck Specialty Insurance Associates - All Offices
Coastal Agents Alliance LLC
Cochrane and Company
Combined Resources
CRC | Crump
Delta General Agency Corp.
Founders Insurance Company
Griffin Underwriting Services
J.E. Brown & Associates
King Insurance Support Systems
MacNeill Group Inc., CMGA
Markel American Insurance Co.
McGraw Insurance Services
MexiPass International Insurance Services LLC
Mount Diablo Insurance Services Inc.
Pacific Specialty Insurance Co.
RIC Insurance General Agency Inc.
Risk Placement Services - Scottsdale
Roush Insurance Services Inc.
RSI International Inc.
Southeast Surplus Underwriters General Agency Inc.
SWBC

Homeowners (HO-A/HO-B)
American Modern Insurance Group
American Reliable Insurance Company
McClelland and Hine Inc.
RSI International Inc.
South & Western General Agency Inc.
South Texas General Insurance Agency
Southern Insurance Underwriters Inc. CMGA

Jewelry & Fur Floaters
Burns & Wilcox - All Offices
Gorst Co.
MarketScout
Mount Diablo Insurance Services Inc.
RSI International Inc.

Low-Value Dwellings
Abram Interstate Insurance Services Inc.
Burns & Wilcox - All Offices
Deans & Homer
J.E. Brown & Associates
Markel American Insurance Co.
Mount Diablo Insurance Services Inc.
RSI International Inc.
Southeast Surplus Underwriters General Agency Inc.
Vintage Underwriters
Western Security Surplus Insurance Brokers Inc.

Manufactured HO3
American Modern Insurance Group
American Reliable Insurance Company
Mount Diablo Insurance Services Inc.

Mobile/Manufactured Homes
4 All Insurance Services
Abram Interstate Insurance Services Inc.
American Modern Insurance Group
American Reliable Insurance Company
AmWINS Group Inc. - 50 Offices Nationwide
Arlington/Roe & Co of Indiana
Bolton & Company
Burns & Wilcox - All Offices
Combined Resources
Delta General Agency Corp.
Insurance Center Special Risks Ltd.
J.E. Brown & Associates
King Insurance Support Systems
Markel American Insurance Co.
McGraw Insurance Services
Pacific Specialty Insurance Co.
South & Western General Agency Inc.
South Texas General Insurance Agency
Southeast Surplus Underwriters General Agency Inc.

Non-Standard Dwellings
Bliss & Glennon Inc.
Mount Diablo Insurance Services Inc.

Seasonal Dwellings
Abram Interstate Insurance Services Inc.
AFG Partners
American Modern Insurance Group
AmWINS Group Inc. - 50 Offices Nationwide
BUA LLC
Coastal Agents Alliance LLC
Deans & Homer
J.E. Brown & Associates
King Insurance Support Systems
Markel American Insurance Co.
McGraw Insurance Services
Mount Diablo Insurance Services Inc.
Pacific Specialty Insurance Co.
South Texas General Insurance Agency
Topa Insurance Company

Tenant Policy
Abram Interstate Insurance Services Inc.
American Modern Insurance Group
Burns & Wilcox - All Offices
Mc Claugherty Insurance Agency
RSI International Inc.
South Texas General Insurance Agency
Vintage Underwriters

Vacant Property
A.I.I. Insurance Brokerage of Mass. Inc.
Abram Interstate Insurance Services Inc.
Advanced E&S Group - Midwest Region
AFG Partners
Agency Intermediaries Inc.
American Modern Insurance Group
AmWINS Group Inc. - 50 Offices Nationwide
Arlington/Roe & Co of Indiana
Atlantic Casualty Insurance Company
Bolton & Company
Burns & Wilcox - All Offices
Canon Insurance Service
CRC | Crump
Deans & Homer
Delta General Agency Corp.
Gorst Co.
Insurance Center Special Risks Ltd.
J.E. Brown & Associates
J.M. Wilson
Jacobs & Associates Inc.
Jimcor Agencies
K&M Henderson Insurance Services Inc.
King Insurance Support Systems
Klein & Costa Insurance Services
MacNeill Group Inc., CMGA
Markel American Insurance Co.
Mc Claugherty Insurance Agency
Mount Diablo Insurance Services Inc.
N-Surance Outlets Inc. (Georgia)
National Advantage Insurance Services Inc.
RIC Insurance General Agency Inc.
RSI International Inc.
RSI International Inc. (Missouri)
South & Western General Agency Inc.
South Texas General Insurance Agency
Southern Cross Underwriters - All Offices
Southern Insurance Underwriters Inc. CMGA
Vintage Underwriters
Western Security Surplus Insurance Brokers Inc.
Worldwide Facilities Inc. - All Offices

Public Entities

Community Water Districts
CivicRisk
Grundy Insurance
NIF Group Inc.
Professional Governmental Underwriters

Emergency Service Operations
American Safety Insurance Services Inc.
Euclid Managers

Fire Departments (Paid & Volunteer)
Euclid Managers

Irrigation Districts
CivicRisk
Professional Governmental Underwriters

Municipal & Public Entities Liability
AmWINS Group Inc. - 50 Offices Nationwide
Apex Insurance Services
Artex Risk Solutions Inc.
CivicRisk
Euclid Managers
Partners Specialty Group LLC
Russell Bond & Co. Inc.
Swett & Crawford
Worldwide Facilities Inc. - All Offices

Public Housing Authorities Liability
Professional Governmental Underwriters
Swett & Crawford

Public Utilities (Water, Gas, Electric)
CivicRisk
Grundy Insurance
Partners Specialty Group LLC
Professional Governmental Underwriters
Swett & Crawford

Wastewater Treatment
American Safety Insurance Services Inc.
Apex Insurance Services
Grundy Insurance

Railroad Risks

Railroad Property/Liability
Klein & Costa Insurance Services
Liberty International Underwriters

Railroad Protective Liability
A & B Insurance Solutions LLC
Alliant Specialty Insurance Services Inc.
AmWINS Group Inc. - 50 Offices Nationwide
Boston Insurance Brokerage
Burns & Wilcox - All Offices
Gresham & Associates Inc. - Orlando
Jacobs & Associates Inc.
James Klein Insurance
Liberty International Underwriters
M.J. Hall & Company Inc.
NeitClem Wholesale Insurance Brokerage Inc.
Partners Specialty Group LLC
R.E. Chaix & Assoc.
Woodlands Insurance Services LLC

Service Businesses

Ambulances
American Safety Insurance Services Inc.
AmWINS Group Inc. - 50 Offices Nationwide
James River Insurance Company
Swett & Crawford
THOMCO, a Markel Company
Western World Insurance Group

Barber Shops
4 All Insurance Services
Advanced E&S Group - Midwest Region
American Safety Insurance Services Inc.
Appleby & Sterling
Capitol Insurance Companies
Continental Brokers Inc.
Nautilus Insurance Co. & Great Divide Ins. Co.
Southeast Surplus Underwriters General Agency Inc.
Topa Insurance Company

Beauty Salons
4 All Insurance Services
Advanced E&S Group - Midwest Region
American Safety Insurance Services Inc.
Appalachian Underwriters Inc.
Appleby & Sterling
Burns & Wilcox - All Offices
Capitol Insurance Companies
Continental Brokers Inc.
IPC
Joseph Krar & Associates Inc.
Nautilus Insurance Co. & Great Divide Ins. Co.
Pacific Excess Insurance Marketing
Professional Program Insurance Brokerage
RIC Insurance General Agency Inc.
Risk Placement Services/Lemac
Roush Insurance Services Inc.
Southeast Surplus Underwriters General Agency Inc.
Topa Insurance Company
Towerstone Inc.

Beauty Schools
Burns & Wilcox - All Offices
Professional Program Insurance Brokerage

Beauty Supply
Professional Program Insurance Brokerage

Buses
Care Providers Insurance Services LLC
National Indemnity Company
Pacific Gateway Insurance Agency
Swett & Crawford

Cemeteries
Great American Insurance Group, Specialty Human Services

Legend: East Midwest Southeast Texas/South Central West Not Available (*Italicized companies offer binding authority.*)

Convenience Stores
Advanced E&S Group - Midwest Region
American Safety Insurance Services Inc.
AmWINS Group Inc. - 50 Offices Nationwide
Appalachian Underwriters Inc.
Atlantic Specialty Lines - Midwest
Braishfield Associates Inc.
Burns & Wilcox - All Offices
Ck Specialty Insurance Associates - All Offices
Cochrane and Company
Crusader Insurance Company
IPC
Joseph Krar & Associates Inc.
Meadowbrook Insurance Group
N-Surance Outlets Inc. (Georgia)
Partners Specialty Group LLC
Quirk & Company
RoamNet Insurance Marketing Programs
Roush Insurance Services Inc.
South Texas General Insurance Agency
Towerstone Inc.
Trinity E&S Insurance Services Inc. (Bermuda Dunes, CA)
Unifax Insurance Systems Inc.
Vintage Underwriters
Woodlands Insurance Services LLC

Courier/Messenger Service
American Safety Insurance Services Inc.
Brightstone Insurance Services LLC
Brownyard Programs Ltd.
Burns & Wilcox - All Offices
IPC
Norman-Spencer Agency Inc.
Pacific Gateway Insurance Agency
Sunderland Insurance Services Inc.
Swett & Crawford

Day Care Centers/Nurseries
A.I.I. Insurance Brokerage of Mass. Inc.
Agency Intermediaries Inc.
Agency Marketing Services
Alliance of Nonprofits for Ins. Risk Retention Group
American Safety Insurance Services Inc.
Anderson & Murison Inc.
Appalachian Underwriters Inc.
Arlington/Roe & Co of Indiana
Braishfield Associates Inc.
Burns & Wilcox - All Offices
Capitol Insurance Companies
Care Providers Insurance Services LLC
Excel Insurance Services Inc.
Francis L. Dean & Associates Inc.
Gateway Specialty Insurance
GIC Underwriters Inc.
Gray-Stone & Company Inc.
Great American Insurance Group, Specialty Human Services
iii of Maryland Inc.
Indemnity Excess & Surplus Agency Inc.
Innovators of New York Inc.
Insurance Innovators Agency Of New England Inc. (Hopedale)
Insurance Innovators Agency Of New England Inc. (West Springfield)
Insurance Innovators of New Jersey Inc.
Insurance Innovators Inc.
J.E. Brown & Associates
Joseph Krar & Associates Inc.
Keller & Co Inc.
N-Surance Outlets Inc. (Georgia)
Nautilus Insurance Co. & Great Divide Ins. Co.
Nonprofits' Insurance Alliance of Calif.
Northern States Agency
Ohio E & S Agency Inc.
RIC Insurance General Agency Inc.
Risk Placement Services/Lemac
Roush Insurance Services Inc.
Scobie Group- Eau Claire
Special Markets Insurance Consultants Inc.
Texas Commercial Insurance Facilities
THOMCO, a Markel Company
Topa Insurance Company
Western Surplus Lines Agency Inc.

Detective/Patrol Liability
Brownyard Programs Ltd.
Costanza Insurance Agency Inc.
CoverXSpecialty
Izzo Insurance Services Inc.
Joseph Krar & Associates Inc.
Ohio E & S Agency Inc.
RIC Insurance General Agency Inc.
RLI Specialty Programs
Scobie Group- Eau Claire
Swett & Crawford

Dry Cleaners
AmWINS Group Inc. - 50 Offices Nationwide
Crusader Insurance Company
Intercorp Inc.
Unifax Insurance Systems Inc.

Exterminators
American Safety Insurance Services Inc.
Joseph Krar & Associates Inc.
Keller & Co Inc.
RIC Insurance General Agency Inc.
Scobie Group- Eau Claire
Swett & Crawford
Texas Commercial Insurance Facilities
THOMCO, a Markel Company

Firearm Dealers
Evolution Insurance Brokers
Joseph Chiarello & Co., Inc.; Firearms Business Insurance Program
Partners Specialty Group LLC

Funeral Directors/Mortuaries
Specialty Global, a Div of Capitol Ins. Co's

Health Clubs
Agency Intermediaries Inc.
Burns & Wilcox - All Offices
Evolution Insurance Brokers
Great American Insurance Group, Specialty Human Services
Indemnity Excess & Surplus Agency Inc.
Joseph Krar & Associates Inc.
Meadowbrook Insurance Group
Nautilus Insurance Co. & Great Divide Ins. Co.
Partners Specialty Group LLC
Risk Placement Services/Lemac
Roush Insurance Services Inc.
Scobie Group- Eau Claire
Sports & Fitness Insurance Corporation (SFIC)

Internet Risks
Euclid Managers LLC
IT Risk Managers Inc.
RPS Technology & Cyber
Specialty Global, a Div of Capitol Ins. Co's

Jewelers Block
Advanced E&S Group - Southeast Region
IPA Risk Management LLC
Sun Coast General Insurance Agency
Swett & Crawford

Limousines
Align General Insurance Agency LLC
AmWINS Group Inc. - 50 Offices Nationwide
Atlas Financial Holdings Inc. - American Country, American Service, Gateway & Alano Insurance Co's
Gorst Co.
KF&B Inc.
National Indemnity Company

Pawn Shops
Agency Intermediaries Inc.
McLeckie Insurance Group
Philadelphia Insurance Companies
USG Insurance Services Inc.

Printer Packages
Appleby & Sterling
Continental Brokers Inc.
ThinkRisk Underwriting Agency

Residential Care Facilities
Allied Protector Plan
American Safety Insurance Services Inc.
Great American Insurance Group, Specialty Human Services
James River Insurance Company
K&B Underwriters LLC
Lionheart Insurance Services
Sierra Specialty

Restaurants
Abram Interstate Insurance Services Inc.
Advanced E&S Group - Midwest Region
Advanced E&S Group - Southeast Region
Agency Marketing Services
AmWINS Group Inc. - 50 Offices Nationwide
Appalachian Underwriters Inc.
Ark-La-Tex Underwriters Inc.
Artex Risk Solutions Inc.
Atlantic Casualty Insurance Company
Atlantic Specialty Lines of Florida
Atlantic Specialty Lines of Texas LLC
Capitol Insurance Companies
Focus Underwriters LLC
Gabor Insurance Services Inc.
IPC
Joseph Krar & Associates Inc.
Lionheart Insurance Services
MarketScout
McLeckie Insurance Group
Meadowbrook Insurance Group
Monitor Liability Managers LLC
N-Surance Outlets Inc. (Georgia)
Nautilus Insurance Co. & Great Divide Ins. Co.
Philadelphia Insurance Companies
Quirk & Company

Roush Insurance Services Inc.
Scobie Group- Eau Claire
Unifax Insurance Systems Inc.
Vintage Underwriters
Western Surplus Lines Agency Inc.
Woodlands Insurance Services LLC

Retail Stores
4 All Insurance Services
Abram Interstate Insurance Services Inc.
Advanced E&S Group - Midwest Region
Advanced E&S Group - Southeast Region
AmWINS Group Inc. - 50 Offices Nationwide
Atlantic Casualty Insurance Company
Gorst Co.
IPC
Lionheart Insurance Services
McLeckie Insurance Group
Meadowbrook Insurance Group
N-Surance Outlets Inc. (Georgia)
Pacific Excess Insurance Marketing
Towerstone Inc.

School Buses
Pacific Gateway Insurance Agency
Shelly, Middlebrooks & O'Leary Inc. (St. Petersburg)

Service Stations
A.I.I. Insurance Brokerage of Mass. Inc.
Atlantic Casualty Insurance Company
GIC Underwriters Inc.
IPC
Joseph Krar & Associates Inc.
Meadowbrook Insurance Group
Pacific Excess Insurance Marketing
RoamNet Insurance Marketing Programs

Shopping Centers
Advanced E&S Group - Midwest Region
Agency Intermediaries Inc.
American Safety Insurance Services Inc.
AmWINS Group Inc. - 50 Offices Nationwide
Appleby & Sterling
Atlantic Casualty Insurance Company
Continental Brokers Inc.
Crusader Insurance Company
GIC Underwriters Inc.
IPC
Joseph Krar & Associates Inc.
Lionheart Insurance Services
McLeckie Insurance Group
Philadelphia Insurance Companies
Quirk & Company
Southeast Surplus Underwriters General Agency Inc.
Unifax Insurance Systems Inc.
Vintage Underwriters

Social Service Risks
Alliance of Nonprofits for Ins. Risk Retention Group
Atlantic Specialty Lines of Pennsylvania LLC
Atlas Financial Holdings Inc. - American Country, American Service, Gateway & Alano Insurance Co's
Burnett & Company Inc.
Charity First Insurance Services Inc.
Gateway Specialty Insurance
Great American Insurance Group, Specialty Human Services
James River Insurance Company
Klein & Costa Insurance Services
Negley Associates
Nonprofits' Insurance Alliance of Calif.

Software, Internet & Computer Consulting Co
Ck Specialty Insurance Associates - All Offices
Eaton Professional Insurance Services
Euclid Managers LLC
IPC
IT Risk Managers Inc.
Risk Placement Services/Lemac
RPS Technology & Cyber
Specialty Global, a Div of Capitol Ins. Co's
Stuckey and Company

Staffing Firms
5Star Professional Programs
All Risks Ltd.
Allied Protector Plan
Liberty International Underwriters
RPS Technology & Cyber
Specialty Global, a Div of Capitol Ins. Co's
Target Insurance Services
U.S. Risk Insurance Group Inc.
World Wide Specialty Programs Inc.

Tanning Salons
A.I.I. Insurance Brokerage of Mass. Inc.
Agency Intermediaries Inc.
Burns & Wilcox - All Offices
Capitol Insurance Companies
Donald Gaddis Co. Inc. Insurance Svcs
Insurtec Tanning and Spa Insurance

- *Joseph Krar & Associates Inc.*
- *Nautilus Insurance Co. & Great Divide Ins. Co.*
- *Pacific Excess Insurance Marketing*
- *Risk Placement Services/Lemac*
- *Scobie Group- Eau Claire*
- *Sports & Fitness Insurance Corporation (SFIC)*
- Texas Commercial Insurance Facilities

Tattooing & Body Piercing
- *Allied Protector Plan*
- *Joseph Krar & Associates Inc.*
- *Professional Program Insurance Brokerage*

Taxi Cabs
- *Align General Insurance Agency LLC*
- AmWINS Group Inc. - 50 Offices Nationwide
- *Atlas Financial Holdings Inc. - American Country, American Service, Gateway & Alano Insurance Co's*
- Burns & Wilcox - All Offices
- Evolution Insurance Brokers
- *KF&B Inc.*
- Klein & Costa Insurance Services
- *National Indemnity Company*
- *Shelly, Middlebrooks & O'Leary Inc. (St. Petersburg)*

Valet Parking Companies
- Evolution Insurance Brokers
- Gorst Co.
- *McLeckie Insurance Group*
- *U.S. Risk Insurance Group Inc.*

Special Events Liability

Event Cancellation
- *Advanced E&S Group - Southeast Region*
- *Bolton & Company*
- BUA LLC
- Burns & Wilcox - All Offices
- Entertainment Pro Insurance
- *Excel Insurance Services Inc.*
- *HCC Specialty (MA)*
- LA Xcess Insurance Brokers Inc.
- Markel American Insurance Co.
- McCrum Companies Inc.
- *Petersen International Underwriters*
- ***R.V. Nuccio & Associates, Inc.***
- Risk Placement Services/Lemac

One-Day Special Events
- AmWINS Group Inc. - 50 Offices Nationwide
- *Anderson & Murison Inc.*
- *Atlantic Casualty Insurance Company*
- *Bass Underwriters*
- *Bolton & Company*
- BUA LLC
- Burns & Wilcox - All Offices
- *Capitol Insurance Companies*
- *Ck Specialty Insurance Associates - All Offices*
- *Entertainment Pro Insurance*
- ***Francis L. Dean & Associates Inc.***
- Gorst Co.
- *iii of Maryland Inc.*
- *Innovators of New York Inc.*
- *Insurance Innovators Agency Of New England Inc. (Hopedale)*
- *Insurance Innovators Agency Of New England Inc. (West Springfield)*
- *Insurance Innovators of New Jersey Inc.*
- *Insurance Innovators Inc.*
- *International Excess Companies*
- McClelland and Hine Inc.
- McCrum Companies Inc.
- Midlands Management Corporation
- *Nautilus Insurance Co. & Great Divide Ins. Co.*
- *Network E&S Insurance Brokers LLC*
- *Pacific Gateway Insurance Agency*
- *People's United Insurance Agency Inc.*
- Philadelphia Insurance Companies
- *R.V. Nuccio & Associates Inc.*
- *Risk Placement Services/Lemac*
- *RSI International Inc.*
- Special Markets Insurance Consultants Inc.
- *Western Security Surplus Insurance Brokers Inc.*

Promotional Contests
- *HCC Specialty (MA)*
- *McCrum Companies Inc.*

Special Events
- A & B Insurance Solutions LLC
- *A.I.I. Insurance Brokerage of Mass. Inc.*
- *Access E&S Insurance Services (CA)*
- *Agency Intermediaries Inc.*
- Agency Marketing Services
- *American Underwriting Managers*
- AmWINS Group Inc. - 50 Offices Nationwide
- *Anchor Bay Insurance Managers Inc.*
- *Arlington/Roe & Co of Indiana*
- *Ashley General Agency*
- *Atlantic Casualty Insurance Company*
- *Atlantic Specialty Lines - Midwest*
- *Atlantic Specialty Lines of Pennsylvania LLC*
- *Bliss & Glennon Central*
- *Bolton & Company*
- Braishfield Associates Inc.
- Burns & Wilcox - All Offices
- *Capitol Insurance Companies*
- *CID Insurance Programs Inc.*
- Ellen Ullo Insurance Agency
- *Entertainment Pro Insurance*
- Evolution Insurance Brokers
- *Focus Underwriters LLC*
- ***Francis L. Dean & Associates Inc.***
- Gateway Specialty Insurance
- *GIC Underwriters Inc.*
- *Gresham & Associates Inc. - Jacksonville*
- *Gresham & Associates Inc. - Orlando*
- Griffin Underwriting Services
- *HCC Specialty (MA)*
- *Indemnity Excess & Surplus Agency Inc.*
- *IPA Risk Management LLC*
- J.E. Brown & Associates
- James River Insurance Company
- *Jimcor Agencies*
- *Joseph Krar & Associates Inc.*
- *Keller & Co Inc.*
- LA Xcess Insurance Brokers Inc.
- *LevelFirst*
- *M.J. Kelly Company*
- *MacNeill Group Inc., CMGA*
- Markel American Insurance Co.
- McCrum Companies Inc.
- MexiPass International Insurance Services LLC
- *N-Surance Outlets Inc. (Georgia)*
- *Nautilus Insurance Co. & Great Divide Ins. Co.*
- *People's United Insurance Agency Inc.*
- *Quirk & Company*
- ***R.V. Nuccio & Associates, Inc.***
- *RIC Insurance General Agency Inc.*
- *Roush Insurance Services Inc.*
- RPS SAFA St. Louis
- *RSI International Inc. (Missouri)*
- *Scobie Group- Eau Claire*
- *Sierra Specialty*
- *South & Western General Agency Inc.*
- *South Texas General Insurance Agency*
- Southeast Surplus Underwriters General Agency Inc.
- *Southern Cross Underwriters - All Offices*
- *Southern Insurance Underwriters Inc. CMGA*
- *Special Markets Insurance Consultants Inc.*
- *Strickland Insurance Brokers Inc.*
- *T.H.E. Insurance Company*
- Texas Commercial Insurance Facilities
- Towerstone Inc.
- *Trinity E&S Insurance Services Inc. (Bermuda Dunes, CA)*
- *Tuscano Agency*
- *Vintage Underwriters*
- Western Surplus Lines Agency Inc.
- *Western World Insurance Group*

Spectators
- *AmWINS Transportation Underwriters Inc. (Zionsville)*
- ***Francis L. Dean & Associates Inc.***
- LA Xcess Insurance Brokers Inc.
- *R.V. Nuccio & Associates Inc.*

Third Party Property Damage
- Entertainment Pro Insurance
- *HCC Specialty (MA)*
- Markel American Insurance Co.
- *R.V. Nuccio & Associates Inc.*

Sports & Recreation

Amateur Sports
- Bollinger Inc.
- *Francis L. Dean & Associates Inc.*
- Gateway Specialty Insurance
- *MiniCo Insurance Agency LLC*
- *Special Markets Insurance Consultants Inc.*

Amusement Parks/Fairgrounds
- AmWINS Group Inc. - 50 Offices Nationwide
- Burns & Wilcox - All Offices
- Evolution Insurance Brokers
- *Francis L. Dean & Associates Inc.*
- *Global Weather Insurance Agency Inc.*
- Partners Specialty Group LLC
- *Sun Coast General Insurance Agency*
- *T.H.E. Insurance Company*

Auto & Snowmobile Racing Liability (Spectator)
- AmWINS Transportation Underwriters Inc. (Zionsville)
- *Francis L. Dean & Associates Inc.*

Auto Racing
- *Francis L. Dean & Associates Inc.*

Bowling Centers
- *A.I.I. Insurance Brokerage of Mass. Inc.*
- *Capitol Insurance Companies*
- *Francis L. Dean & Associates Inc.*
- *Joseph Krar & Associates Inc.*
- *T.H.E. Insurance Company*

Childrens Summer Camps
- Bollinger Inc.
- *Francis L. Dean & Associates Inc.*
- Gateway Specialty Insurance
- Great American Insurance Group, Specialty Human Services
- *RIC Insurance General Agency Inc.*
- *Special Markets Insurance Consultants Inc.*
- *Sports & Fitness Insurance Corporation (SFIC)*

Driving Ranges
- *Francis L. Dean & Associates Inc.*
- *T.H.E. Insurance Company*

Dude Ranches
- *T.H.E. Insurance Company*
- *Wildlife Insurance Underwriters LLC*

Fitness Centers
- *A.I.I. Insurance Brokerage of Mass. Inc.*
- Bollinger Inc.
- Burns & Wilcox - All Offices
- **Great American Insurance Group, Specialty Human Services**
- Partners Specialty Group LLC
- *Sports & Fitness Insurance Corporation (SFIC)*
- *Suitelife by Venture Programs*

Golf Courses
- *Atlantic Casualty Insurance Company*
- Bollinger Inc.
- *Capitol Insurance Companies*
- Sports & Fitness Insurance Corporation (SFIC)
- *Suitelife by Venture Programs*
- *Venture Insurance Programs*

Gymnastics Studios, Martial Arts & Dance Schools
- *Francis L. Dean & Associates Inc.*
- *Joseph Krar & Associates Inc.*
- *MiniCo Insurance Agency LLC*
- *Special Markets Insurance Consultants Inc.*
- *Sports & Fitness Insurance Corporation (SFIC)*

Hole-in-One Liability
- *Agency Intermediaries Inc.*
- Burns & Wilcox - All Offices
- *Citadel Insurance Services, LC*
- Entertainment Pro Insurance
- *Excel Insurance Services Inc.*
- Gateway Specialty Insurance
- *HCC Specialty (MA)*
- *McCrum Companies Inc.*
- *Pacific Gateway Insurance Agency*
- *Sports & Fitness Insurance Corporation (SFIC)*
- Venture Insurance Programs

Museums
- Berkley Specialty Underwriting Managers
- Gateway Specialty Insurance
- Great American Insurance Group, Specialty Human Services

Outfitters & Guides
- Abram Interstate Insurance Services Inc.
- *Ark Agency*
- Ashley General Agency
- Burns & Wilcox - All Offices
- *Capitol Insurance Companies*
- Evolution Insurance Brokers
- *T.H.E. Insurance Company*
- *Wildlife Insurance Underwriters LLC*

Parasailing
- *Suitelife by Venture Programs*

Prize Indemnification
- *AmWINS Transportation Underwriters Inc. (Zionsville)*
- *Citadel Insurance Services, LC*
- Entertainment Pro Insurance
- *HCC Specialty (MA)*
- *McCrum Companies Inc.*
- *National Indemnity Company*
- *Pacific Gateway Insurance Agency*
- TPI Golf Inc.

Professional Sports
CRC | Crump

Riding Stables
Ark Agency
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Rodeos
Ark Agency
Francis L. Dean & Associates Inc.
M.J. Kelly Company
T.H.E. Insurance Company

Shooting Ranges
Joseph Chiarello & Co., Inc.; Firearms Business Insurance Program

Skating Rinks
Francis L. Dean & Associates Inc.
Western World Insurance Group

Ski Area Liability/Special Events Liability
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Partners Specialty Group LLC
T.H.E. Insurance Company

Sporting Camps - League
Bollinger Inc.
Francis L. Dean & Associates Inc.
Sports & Fitness Insurance Corporation (SFIC)

Sporting Events
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Berkley Specialty Underwriting Managers
Francis L. Dean & Associates Inc.
Global Weather Insurance Agency Inc.
James Klein Insurance
LA Xcess Insurance Brokers Inc.
McCrum Companies Inc.
Special Markets Insurance Consultants Inc.
Sports & Fitness Insurance Corporation (SFIC)

Sporting Events - Abandonment/Cancellation
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Sports Facilities
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Theme Parks
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Suitelife by Venture Programs
Sun Coast General Insurance Agency

Winter Recreational Activities
Evolution Insurance Brokers
Francis L. Dean & Associates Inc.
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Apex Insurance Services
Artex Risk Solutions Inc.
Boston Insurance Brokerage
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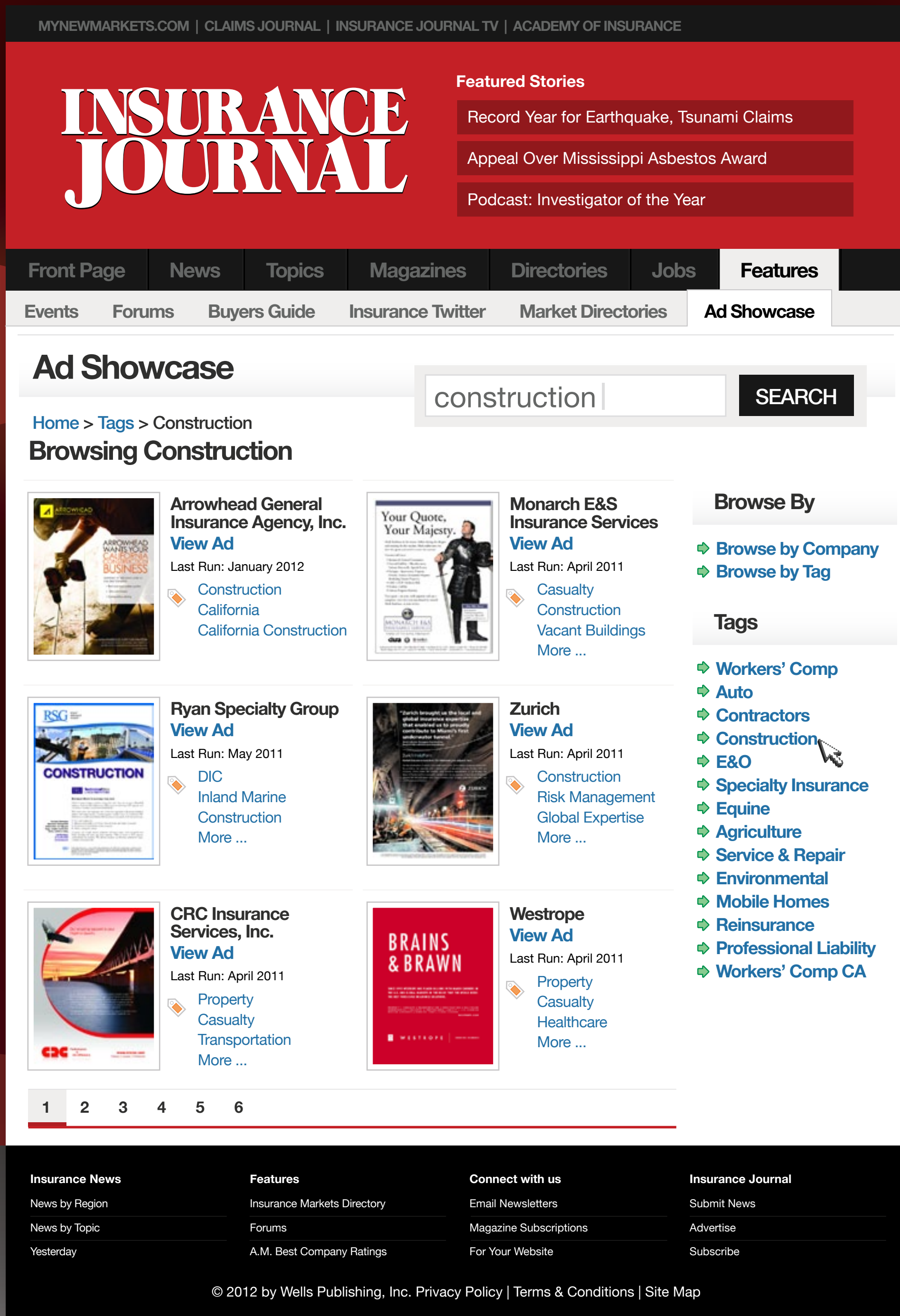

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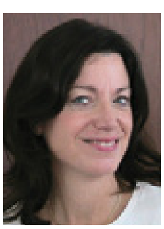

By Maureen Caviston

The most effective brokers are those that take the time to understand the appetite of the underwriter, maintain regular contact and remain up-to-date on changes in appetite. I firmly believe that underwriters appreciate live interaction with brokers that results in higher hit ratios. This in turn leads to a successful appointment for the wholesaler and market, and ultimately benefits the insured.

However, technology has encouraged the other extreme— submitting accounts to all possible markets as an offensive/defensive maneuver. While technology has dramatically improved business functions, it also has allowed submissions to flow from brokers to insurers with the "push of a button." This runs counter to what makes the wholesale distribution model work — the efficiency and value-added a professional wholesale broker delivers.

A high-hit ratio is a good indicator of effectiveness with a market.

Having spent my career on the wholesale side of the insurance industry, I can attest to lots of change, none greater than the speed at which we operate. During this time, some predicted the demise of the wholesale broker, who would be "disintermediated" from business.

I would argue that our value has grown, not diminished. The fundamental wholesale business model is an efficiency model. Insurers distribute their product through wholesalers because it is cost-effective. In both admitted and nonadmitted markets, insurers can get their products into the marketplace across the country rapidly by appointing wholesalers as distributors; no need to hire a sales force, rent office space or take on other expenses.

Clearly it is advantageous for insurers to distribute their product in this fashion. Greater efficiencies are achieved by high-hit ratios. Wholesalers that submit only those accounts that match the insurers' underwriting appetite typically have higher hit ratios. With every submission sent to a company comes the cost of the submission being entered, cleared and assigned to an underwriter for review. The much greater cost is the lost time underwriters spend reviewing submissions that they have no appetite for or no opportunity to write.

Insurers are increasingly reviewing hit-ratio statistics with their wholesale broker distributors. I expect this to continue as insurers evaluate the most economical way to distribute their products. When everyone is extraordinarily busy, it makes sense that professional wholesalers prequalify submissions and enable underwriters to make quick decisions.

This can work well if underwriters are consistent and clear in communicating their underwriting appetite. Unfortunately, we've all been surprised by an underwriter on an account that was on the list of "no interest." This lack of consistency encourages wholesalers to submit risks to markets that they would otherwise not, for fear that their competition will write the business with that same market.

Of course, brokers' time is finite. It is not practical to call and prequalify every opportunity, and underwriting appetites are fluid. Therein lies the challenge. However, hit ratios of 20 percent or more are considered excellent, leaving room for accounts where the appetite or opportunity is in question.

Brokers challenge the threat of a lost appointment by arguing that they don't expect the underwriter to quote every account submitted. Many brokers prefer to measure the quote-to-bind ratio. But if the broker submitted hundreds of accounts and had two binders, the efficiency is lost.

Distribution management is an ongoing process. A high-hit ratio is a good indicator of effectiveness with a market.

A possible, although controversial, suggestion to improve hit ratios is to provide enhanced commissions to wholesalers with high-hit ratios. This likely would face resistance, but brokers would eventually realize the real cost of submitting accounts not likely to be quoted or written. The quid pro quo for this new approach would be more consistent and predictable underwriting decisions.

A simple, objective commission structure with measurable criteria is possible. It's not easy to accomplish, but it is a worthy pursuit. IJ

Caviston is president and chief operating officer of nationwide wholesaler Partners Specialty Group in Stamford, Conn. She is a past president of NAPSLO.

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