

April, 2025

RECENT SUCCESSES

	CLASS OF BUSINESS	COVERAGE WRITTEN	PREMIUM
STANDARD BUS	Landscape & Snow Removal	Admitted market package, auto, WC	\$29,857
	Apartment Building	Admitted market package	\$5,850
	In-Home Daycare	Admitted market for GL/ACC with BPP	\$1,482
	Liquor Store	Admitted market package with liquor liability & umbrella	\$10,119
	Church with Small School	Admitted market WC	\$2,561
FARM	Grain Operations Farm Package	2500 acres, \$2.75M receipts, TIV \$7.5M; auto 10 vehicles; \$5M excess	\$39,522
	Grain Operations with Some Cotton	TIV \$16.5M; auto with 39 vehicles (heavy trucks & trailers); \$5M excess	\$253,694
	Deer Farm	Breeds & sells whitetail deer; package	\$2,989
	Mortality	Breeding cow; \$8k	\$520
PROFESSIONAL	Nonprofit Support Services	\$2M nonprofit D&O/EPL/fiduciary	\$15,000
	Small Municipality	\$1M cyber	\$1,000
	Trustee for \$47M Trust	\$2M professional liability	\$7,544
	Electrical Contractor	\$1M contractor professional liability	\$4,125
TRANSPORTATION	Auto Dealer	\$1M/\$3M dealer liability; \$300k dealers physical damage	\$10,505
	Trucker	\$1M CSL; \$100k/\$100k UM/UIM, comp, collision, cargo, 1 tractor/1 non-owned trailer	\$16,907
	Business Auto	Short-term passenger van rental; \$1M CSL; \$1M UM/UIM; \$5k med pay, comp, collision	\$1,772
	Towing	\$1M auto liability, \$5k med pay, \$25k/\$75k UM/UIM, comp, collision	\$16,510
	Non-Emergency Medical Transport	Wheelchair vans; \$1M auto liability, \$5k med pay, \$1M UM/UIM, comp, collision	\$14,652
	For-Hire Milk Hauler	\$1M CSL, \$100k/\$100k UM/UIM, \$475k (4.75% rate) TIV comp & collision, \$10k towing & storage limit, \$40k cargo limit, 2 units & 2 trailers	\$67,693
COMM. LINES	Electrical Contractor	\$750k payroll	\$7,500
	Motel	Property TIV \$3.6M	\$17,169
	Excavation/Demolition	GL & inland marine	\$7,836
	Exterminator	GL	\$750
	City Youth Baseball League	GL & management liability	\$2,719
	15-Unit Dwelling Schedule	GL & property	\$21,522
	Welding & Fabrication	\$3M excess	\$4,295
BONDS	Dealer Bond	\$25k limit (poor credit)	\$2,125
	Timber Sale Bond	\$8,804 limit	\$400
	Various Performance/Payment Bonds	Large contract	Varies tiered rates
	Various Performance/Payment Bonds	Small contract - via Quick Bond	3% flat rate w/ credit check only

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PERSONAL LINES	Affluent Home Package	Home \$4.7M, valuable articles, 3 autos, \$3M excess	\$16,592
	Affluent Home Package	Home \$1.5M, valuable articles, 2 autos, \$5M excess	\$13,675
	Homeowners	\$422k home with an open dog bite claim; \$500k liability & animal exclusion	\$4,337
	Homeowners	\$2.76M home with large water loss; \$10k deductible	\$15,732
	Vacant Dwelling	\$477k coverage A with lapse in coverage; special form	\$3,349
	Flood	Residential coverage A \$500k with \$5k deductible; Zone AE	\$6,467
	Personal Umbrella	Monoline umbrella \$2M; 3 drivers including 1 youthful, 2 at-fault accidents	\$3,136
	Comprehensive Personal Liability	Monoline CPL \$1M	\$671
WORK COMP	Local Grain Farmer	Under non-renewal from incumbent	\$6,038
	Sand/Gravel Hauler	New venture	\$10,586
	Glass/Auto Repair	High-mod	\$63,196
	Pizza Carry-Out & Delivery	New venture	\$16,336
AVIATION	Helicopter Tree Trimming Operation	Workers' Compensation	\$16,000
	Airport	Airport property, auto & airport liability	\$14,400
	Helicopter	Pro-flown piston helicopter	\$11,089
	Space Tech Company	Aviation products & aviation CGL policies	\$87,800
	Unmanned Aerial Vehicles	Ag spraying; 1 UAV with chemical liability only	\$3,500
COMM. AG	Irrigation Equipment	Inland marine \$2.5M TIV	\$49,495
	Farm Equipment	Inland marine \$5.1M TIV	\$32,003
	Ag Package	Auto/MTC/transit & \$4M excess	\$154,959
	Grain & Supply Store	Admitted monoline GL	\$3,457
	Farm Equipment	Inland marine \$1.7M TIV	\$8,366
HEALTHCARE	Psychiatrist	Contracting part time; PL \$1M/\$3M	\$3,650
	Home Healthcare Services	GL, PL, abuse; \$100k/\$300k with sublimits of \$100k/\$300k for abuse	\$1,500
	Independent Living Facility	PL, GL, abuse, HNOA, EBL, excess; \$1M/\$3M primary, \$2M excess	\$25,000
	Mental Health Therapist	With probationary license; \$1M/\$3M PL	\$4,601
	Personal Care Home for Emotionally Disturbed	PL, GL, abuse; \$1M/\$3M with sublimits fo \$100k/\$300k for abuse	\$56,500
	Infusion (IV) Therapy	PL, abuse; \$1M/\$3M with sublimits of \$100k/\$300k for abuse; \$2500 ded.	\$2,500
BROKERAGE	Dock/Pier Installation & Removal Contractor	Marine GL \$1M/\$2M; \$180k hull and \$1M P&I	\$7,160
	Industrial Warehouse	Property \$14.6M TIV	\$194,764
	Metal Fabrication & Trailer Manufacturing	GL \$1M/\$2M	\$10,000
	Poison Ivy Wash	Excess \$5M	\$8,200
	Hazmat Cleanup	GL \$1M/\$2M; excess \$10M; pollution, WC, auto, IM	\$476,210
	Manufacturer of Flour, Seasonings & Marinades	\$85M in sales; product recall \$10M	\$193,050