

October, 2025

RECENT SUCCESSES

	CLASS OF BUSINESS	COVERAGE WRITTEN	PREMIUM
STANDARD BUS	Homeschool Organization	Admitted market GL & PL	\$1,835
	Church	Admitted market BOP	\$7,615
	Deli Store & Food Truck	Admitted market, package & auto including food truck exposure	\$4,004
	Commercial Day Care Center	Admitted market package, new daycare with prior experience	\$2,975
	Pest Control Business	Admitted market package	\$3,083
COMM. AG	Grain Dealer/Fertilizer Dealer	Ag package with \$2M XS	\$275,862
	Watermelon Farm	Product recall \$1M limit	\$5,000
	Pivot Irrigation Schedule	Monoline inland marine \$1.8M TIV	\$31,112
BONDS	Grain Dealers Bond	\$184,145	\$1,631
	Public Grain Warehouse Bond	\$126,000	\$1,195
	Various Performance/Payment Bonds	Large contract	Varies tiered rates
	Developers Subdivision Bonds	Large contract	Varies tiered rates
AVIATION	Charter/Management Company	1 charter aircraft and 2 managed aircraft	\$125,403
	Property	Builders' risk, \$7.5M hangar	\$19,125
	Aviation Products Liability	Products for company designing simulator for military aircraft	\$25,000
	Aircraft	Multi-engine transition in a 79 Piper PA-31-350 Chieftan	\$12,580
	Unmanned Aerial Vehicles	2 ag UAVs physical damage & chemical liability	\$17,600
	Mobile Aircraft Mechanic	GL	\$7,750
BROKERAGE	Bowling Alley & Amusement Center	GL & liquor \$1M	\$32,000
	Apartment Buildings	33 total units, property, primary & excess, \$18.1M TIV	\$82,077
	Electroplater Manufacturer	Property \$27.9M TIV & equipment breakdown	\$372,195
	Senior Living Facility	Excess auto with 15 power units	\$11,250
	Fiber Contractor	GL, \$1.25M payroll	\$39,974
	Roofer	GL & PL \$1M/\$2M	\$57,200
TRANSPORTATION	Auto Physical Damage - Trucking	\$3.95M TIV, \$5k deductibles	\$110,684
	Dealer Open Lot	RV camper dealership, monthly reporting form, \$14M TIV	\$133,000
	Garage Dealership	\$1M/\$2M agg., 1 furnished auto, 1 employee, \$5k med, E&O, \$1M UM, DOC, No DOL	\$28,020
	Classic Auto Dealer	\$1M/\$2M Lia; \$400k DOL \$1k comp/coll deductible, \$40k garagekeepers \$1k comp/coll deductible, \$5k med pay, \$1M UM/UIM	\$6,558
	Trucker	\$1M CSL, \$60k UM/UIM, comp, collision, cargo, 1 tractor & 1 trailer, GL, roadside assistance & towing, 1 year in business	\$14,558

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COMMERCIAL LINES	Motel	Package, TIV \$4M, excess \$5M	\$44,272
	24-Hour C-Store	With gas, food & beer sales	\$17,125
	Inground Pool Installation Contractor	With \$1.5M in subs	\$11,945
	YMCA	\$2.4M renovation builders risk	\$12,773
	Manure Pumping Operation	Property and GL package	\$35,810
	Vacant Renovation with Apartments	Package with a large open claim	\$27,000
	Scrap Metal Recycling	GL, auto, IM, property, UM & comp - admitted carrier	\$58,787
	Auto Salvage Incidental Repair	Including U Pull exposure, GL, auto, IM, property, UM & comp - admitted carrier	\$11,282
FARM	Equine Liability	Leased property owned horses & boarding operations, CGL \$1M/\$2M	\$1,270
	Farm Package	TIV \$2.4M, grain, cattle, turkey confinement non-renewed for claims, \$1M liability	\$18,033
	Farm Package	Secondary cash-rented farm, TIV \$350k, \$1M farm & personal liability	\$5,765
	Livestock	9,600 head of hogs, care, custody or control	\$4,561
	Mortality	Bull valued at \$5,700	\$371
PROFESSIONAL	Non-Bank Lender	D&O, E&O, cyber & crime, \$1M limit	\$45,000
	Convenience Stores	Cyber liability, \$2M limit	\$11,000
	Manufacturer	D&O tail, \$1M limit/\$50k retention	\$35,000
	Staffing Company	Cyber liability, \$15M limit	\$24,805
HEALTHCARE	In-Patient & Outpatient Mental Health	PL, GL, Abuse & \$5M excess	\$50,000
	Assisted Living Facility	\$1M/\$3M PL claims-made, \$1M/\$3M GL occurrence, \$250K/\$500k abuse	\$7,834
	Non-Emergency Medical Transport	\$1M/\$3M PL claims-made, \$1M/\$3M GL occurrence, \$1M/\$1M abuse	\$13,500
	K-12 School	GL, property, auto, umbrella	\$8,000
	Social Services - Counseling	\$1M/\$1M PL, \$2500 ded., \$100K/\$300k abuse	\$1,734
	Outpatient Wound Care Clinic	\$2M/\$4M PL, \$2500 ded., \$250k/\$500k abuse	\$7,500
WORK COMP	Contractor	Roofing & restoration repair contractor, moved from assigned risk pool	\$10,036
	Day Care	With some loss activity	\$17,646
	Staffing Account	Metal manufacturing staffing account with high mod	\$100,168
	Shuttle Service	Bus shuttle service to and from the airport	\$2,372
PERSONAL LINES	High-Net-Worth Package	\$4.1M home, 4 autos, \$5M excess	\$14,000
	High-Net-Worth Package	\$2.7M home w/ 2 water losses, 2 autos, \$3M excess w/ \$1M UM/UIM, valuable articles	\$33,456
	High-Net-Worth Package	\$3M home, \$2M excess w/ \$1M UM/UIM, valuable articles	\$4,855
	Specialty Homeowners	TIV \$2.1M, short-term rental log home in PC9, \$500k liability	\$11,844
	Specialty Homeowners	TIV \$620k, with 3 losses and PC9	\$2,405
	Excess Umbrella	\$3M over carrier max of \$2M, 1 home, 5 autos, 1 watercraft, 3 drivers (1 youthful)	\$2,005