

MAVERICK COMMERCIAL INSURANCE SERVICES

A CALIFORNIA BASED INDEPENDENT WHOLESALER. WE ARE NOT OWNED OR ASSOCIATED WITH ANY OTHER RETAIL INSURANCE BROKER OR BANK

We are excited to announce a new market (AM BEST RATED A10) for standard package business to light surplus lines business and specialty classes. For more details contact your Maverick broker

Our Appetite:

We are generalists in terms of underwriting appetite, but do not entertain pharmaceutical, heavy products like invasive medical products, critical auto/aircraft/watercraft products manufacturing or heavy machinery manufacturing or generally exposures written on a claims made basis. **We do not write any primary automobile.** All of our companies have an AM best rating of A 10 whether admitted or non-admitted. We are using current edition of ISO forms for property/package, primary GL and excess.

We are currently writing in the following States: California, Arizona, Nevada , Oregon, CO, UT, and NM. Note that business written in CO, UT and NM will be strictly non-admitted until our admitted company is filed and approved. By second quarter 2015 we should be expanded into the following additional states on a non-admitted basis (Idaho, and possibly WA).

We can do the primary and also do the excess over ourselves and we can do up to \$10 million of excess. Maximum primary limits are: \$1/\$1/\$2/\$2

The **non-admitted paper** is Mercer Insurance Company (AM BEST A 10)

Our appetite for doing **primary GL on contractors** is somewhat limited as **we will not write** primary or excess on **any contractor** involved in **new residential tract home building** regardless of number of

homes constructed annually. Also for primary no plumbing, HVAC, roofing, excavating, grading or foundation work contractors. No contractor's doing residential outdoor entertainment centers or gas barbeque or fire pits. Custom home builders will be considered on an excess basis only. All primary contractor GL will be written on non-admitted paper only and have a PD deductible ranging from \$1,000 to \$5,000. See below for examples.

Non-contractor primary GL can be written using either admitted or non-admitted paper. **Primary GL appetite for other than contractors** is broad. On the tougher stuff we are looking for best in class or perceived tougher than what it is. We will consider accounts with losses as long as future cause of loss can be underwritten, managed and priced appropriately.

We will do excess on non-new residential tract development contractors in all the listed States. For primary and excess GL we will do bars and taverns but **we are not looking to do nightclubs where there is live music, dance floors or where security or bouncers are required.** We will provide an A & B sublimit. Our appetite for primary GL on habitational exposures is limited. We will consider mixed occupancies, some HOA's, active adult communities, boutique motels/hotels/ bed and breakfast but not Airbnb type exposures. We may consider additional habitational classes using our non-admitted company where there has been limited or no loss activity in the past three years or more, example would be high end apartments catering to active senior adults. We do not write primary GL on the run of the mill apartments. We will not entertain primary GL on marijuana grower's or dispensaries. We will not entertain e-cigarette/vapor importers or distributors/retail shops. We will consider hookah lounges if no live entertainment or DJ'S, dance floors. From a primary products standpoint we would not do heavy products such as machinery that take off body parts, helmet manufacturing, medical products, pharmaceutical, vitamin supplements, critical auto, boat or aircraft products, critical car/limo/van/motorcycle conversions where they are doing chassis work, gas tank replacement; interior only conversion is generally acceptable. **We do not do claims made primary GL which is typically indicative of a truly heavy duty**

surplus lines exposure. With our admitted companies we will definitely play on the fringes of what is typically considered surplus lines. The non-admitted paper will be for the tougher business or where we need some rate or form flexibility. We presently cannot do stand-alone liquor; it must be part of the general liability. We can do both the primary GL, no primary auto and can also write excess umbrella up to \$10 million limits. We also do excess auto and excess of excess. **Minimum annual premium for GL is \$1,750 (admitted) \$1,500 (non-admitted), \$1,000 for short term. Minimum for \$5 million umbrella is \$4,250 and \$11,500 for ten million. Our forms are all ISO and current versions.**

Property/Package wise we can do up to **\$25 million TIV per location**, protection class 7 or better. Our appetite on package habitational business is very limited. We will consider some mixed occupancies or senior adult communities but not assisted living. We will consider high end boutique motels/bed& breakfasts. We will consider protection class 8, 9 & 10 on a non-admitted basis with TIV maximum of \$2 million. **On a stand-alone property basis** we would do night clubs, gentlemen clubs, bars or taverns that are otherwise non acceptable for primary GL. We will consider partial vacant occupancies with a good story. 100% vacant buildings we will consider with a good story, but no theft coverage while 100% vacant (Broad Form only), and would require central station alarm system and sprinklered where necessary. Owned buildings, we require that roofs be updated within the last 25 years otherwise we will only write on a broad form where damage caused by leaking roofs not damaged by wind or hail is excluded. We will also do crime and inland marine (contractor's equipment) and also have a garage package but not for new or used car dealerships. We should also have some quake capacity by the end of the first quarter 2016, we will advise when it is official. Appetite for packages is broad.

Property/Package forms are also ISO. Our AM Best rating is A 10 for all companies. Our property forms and extensions are broad.

Minimum premiums are: Property \$1,500, Package \$2,000, Inland Marine \$1,500 (flexible).

Bottom line is we have a lot of flexibility here and we want to keep an open mind with only a few exceptions as noted above.

Examples of business we will entertain for primary GL on an admitted basis:

Light manufacturing

Wholesale distributors/importers

Hospitality including restaurants, catering functions, bars and taverns that do not cater to the college age crowd. Our rule of thumb on bars and taverns is if you require bouncers or security guards we don't want it. Also no nightclubs, speakeasies, gentlemen's clubs, dance floors or live music or DJ's, **(karaoke only is acceptable)**. Will consider Hookah lounge, piano bar, acoustical guitar, jazz trio type establishments, where it's dinner type entertainment.

Wineries, distilleries, breweries, including liquor liability

Lessor's risk (no apartment/habitational) Club's (civic and social)

Mercantile/Retail stores

Non-profit organizations

Property owners

Trucker's GL (no hired or non-owned) Trade or vocational schools

Vacant land

Builder's Risk

Boutique motels/bed & breakfast

Recycling centers (not junk yards)

Farms/Orchards

Primary GL on a non-admitted basis

Drone coverage (depending on drone usage) would be non-admitted only with max limit either \$1 million for primary or \$2 million for excess.

Primary contractor examples:

Commercial build out contractors (at least 50% commercial)
Security systems installation (no new tract homes and no monitoring).
Pool service contractors (no new pool construction)
Landscape contractors (no tree trimming above 15 feet or new residential) HOA work is OK, commercial landscape is preferred. Landscape concrete or brick curbing is OK.
Janitorial (no tract home clean up or debris removal) or abatement work (mold, asbestos, fire or water damage work) or pressure washing exterior of buildings.
Garage door installation and repair (remodel/replacement type work, no new tract home) Window, and door remodel installation and repair (**no new tract or custom home, no exceptions**) Window or door screen installation and repair (Glaziers)
Gutter installation and repair
Window coverings, awnings, window tinting and window and screen cleaning (window exterior cleaning up to 3 stories no scaffold work)
Painting interior or exterior no scaffold work, and no new residential construction. Carpet, vinyl, wood flooring installation and cleaning (No new construction)
Fencing contractors (wood, metal or concrete block, no new construction and no retaining walls) Parking lot and garage cleaning or restriping, no street or road.

We want at least 3 years of documented loss history. No new ventures or contractors that cannot document that they have had insurance in the past three years.

Minimum premium is \$2,000 including the inspection **fee**.

Excess/Umbrella (\$10 million capacity)(Can also do excess of excess)

All of the primary GL classes plus: (not all inclusive)
Non-tract home contractor's (light Comm'l and service contractors included)
Custom Home builder's typically 4 homes a year max, typical is one to two custom homes per year.
Tow Truck operation
Excess Auto (Truckers for hire see note below)
Lessor's risk (will do some apartments)
Auto repair services
Labor unions
Unarmed security guard services, no alarm monitoring
Gentlemen's clubs
Limited special events
Gun clubs if no firearm sales or reloading of ammunition.

Note: As a general statement we are not a market on **truckers** for hire. We are not looking to do long haul or heavy duty wheels exposure. We will only consider regional local to intermediate hauling and no hazardous materials hauling. We do not do any filings. Max excess limits are \$5 million. Typical fleets are one to fifteen units. Minimum premium is \$5,000 for \$1 million. We will underwrite and price for sub-haulers. Rule of thumb for \$1 million x/s \$1 million primary is \$2,000/tractor unit and per sub-hauler. Fleets above 40 units including sub-haulers are usually outside of our appetite due to pricing. This is not **a class of business we wish to be aggressive on**.

Property

Builders Risk including ground up, rehab, and some midterm wood frame is acceptable including high value residential homes
Auto Repair Shops
Lessor's Risk
Mercantile/Retail
Night Clubs and gentlemen clubs (no package)
Card Clubs and Casinos
Restaurants
Public Storage
Strip malls/shopping centers
Bowling Alleys
Industrial buildings Office
Parks

Banquet Halls
Warehouses
Billiard Halls (selective for package)
Recycling centers
Medical and outpatient centers (no package)

Package

All that fits property and primary GL appetite including Garage **and GKLL (valet service acceptable) Inland Marine**

We have expanded our appetite, call us for more details. On contractor's equipment/cargo; schedules of no more than \$5,000,000, but typically \$1,000,000 or less. We will not do single high value items like large cranes or road graders. Largest single value item of \$250,000 or less. Examples would be bobcats, backhoes, trenchers.

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