

Why should you consider FIRMS for your hard-to-place risks?

- ▶ Seamless coordination with FICOH standard lines underwriters for fast turnaround and convenience
- ▶ Commitment to responsiveness and service
- ▶ FICOH risk control, accounting, and support services
- ▶ A growing list of markets and specialty products

Coverages Available

PROPERTY

- ▶ TIV under \$10,000,000
- ▶ Property inspections conducted by FICOH Risk Control
- ▶ Hurricane coverage available

INLAND MARINE

- ▶ Minimum Premium \$350
- ▶ Including Builder's Risk and On-Hook for Towing Services

DIC HURRICANE, EARTHQUAKE

- ▶ Minimum Premium with Essex Special Property \$7,500; \$2.5M - \$5M (ok on Kauai)

EXCESS FLOOD

- ▶ Minimum premium \$400
- ▶ Maximum TIV \$3,000,000

COMMERCIAL GENERAL LIABILITY

- ▶ Minimum Premium with Colony \$750 for \$1M/\$1M/\$1M
- ▶ Fast turnaround for artisan contractors
- ▶ Coverage available for general contractors who specialize in renovations and additions

NONPROFIT LIABILITY

- ▶ Specifically for 501(c)3
- ▶ XLB limits up to \$10,000,000
- ▶ Sexual molestation
- ▶ Hired / non-owned auto

ENVIRONMENTAL LIABILITY

- ▶ Storage Tank Liability
- ▶ Site Pollution
- ▶ Programs for Golf Courses, Dry Cleaners, etc.
- ▶ Minimum Premium \$500

PROFESSIONAL LIABILITY

- ▶ Accountants
- ▶ Appraisers
- ▶ Attorneys
- ▶ Collection Agencies
- ▶ Computer Consultants
- ▶ Insurance Agents
- ▶ Mortgage Brokers
- ▶ Real Estate Agents
- ▶ Repossess Operations
- ▶ Temporary Employment Agencies
- ▶ Title and Escrow Agents
- ▶ Miscellaneous
- ▶ Minimum Premium \$5,000
- ▶ Limits up to \$6,000,000/\$8,000,000 available

ALLIED MEDICAL (CGL and Professional Liability)

- ▶ Assisted Living Facilities
- ▶ Group Homes/Halfway Homes
- ▶ Dentists
- ▶ Home Health Care
- ▶ Social Service Agencies
- ▶ Minimum Premium \$2,500
- ▶ Limits up to \$6,000,000/\$8,000,000

EPLI

- ▶ Minimum Premium \$5,000

EXCESS AUTO AND HIRED/NON-OWNED AUTO

- ▶ Minimum Premium – Excess Auto \$5,000 - \$8,000

TRANSPORTATION PHYSICAL DAMAGE INCLUDING DEALERS OPEN LOT

- ▶ Minimum Premium with Essex \$750

OTHER COVERAGES AVAILABLE

- ▶ Ocean Marine
- ▶ Liquor Liability
- ▶ Special Events
- ▶ Commercial Excess/Umbrella Liability
- ▶ D & O

Companies Represented

ALLIANCE OF NONPROFITS FOR
INSURANCE - RRG
A.M. Best rated A- V

GENERAL STAR
A.M. Best rated A++ XV

NAVIGATORS INSURANCE
A.M. Best rated A X

COLONY INSURANCE
A.M. Best rated A IX

INTERNATIONAL CATASTROPHE
INSURANCE (ICAT)

PRIME INSURANCE SYNDICATE
A.M. Best rated B++ VI

ESSEX INSURANCE
A.M. Best rated A X

LEXINGTON INSURANCE
A.M. Best rated A+ XV

WNC/LLOYD'S & AXIS
Certain Underwriters at Lloyd's
of London

FiRMS Class Specialties

EXCESS AUTO OVER HJUP (requires
\$100k/\$300k/\$30k min. limits for
difference to \$500k or \$1,000,000)

STORAGE TANK LIABILITY AND SITE
POLLUTION COVERAGE

OVER 45 SPECIAL RATE PLANS
WITH COLONY INCLUDING:

MARINA-RELATED RISKS

- ▶ Farms and Ranches
- ▶ Day Care Centers
- ▶ Vacant Buildings

MGA for Colony Insurance Company Preferred Business Classes

Apartment/SFD
Bakery
Bar
Beauty & Barber Shop
Bed & Breakfast
Car Wash
Caterers & Halls
Church
Club
Condominiums/Homeowners
Association
Contractors
Convenience Store
Daycare
Demolition Contractors
Entertainment
Farm & Ranch

Flea Market
Golf Course, Miniature Golf Course &
Driving Range
Handyman
Hotel/Motel
Hunt Preserves
Landowners
Laundries & Dry Cleaners
Lessor's Risk Only
Locksmith
Martial Arts Studio
Mercantile
Mobile Home Park
Outfitters & Guides
Pawn Shop
Pest Control
Power Washing

Push Cart & Flea Market Vendors
Recycling Centers & Garbage Works
Restaurant
Special Events
Sports Camp
Swim & Racquet Club
Swimming Pool Contractors,
Dealers & Installers
Swimming Pool Maintenance
Tanning Salon
Tavern
Temporary Employment Agencies
Truckers
Vacant Building
Warehouse
Woodworking/Cabinet Making

FiRMS Excess & Surplus Underwriting Team

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