



WESTFIELD
SPECIALTY BROKERAGE
SERVICES

A member of Westfield Group®

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Carriers and Programs

American Empire Group

- Nursing Homes – GL/Prof - Occurrence Form - \$5000 Ded.
- Assisted Living Facilities
- Mono-line Property – Most classes
- GL – Commercial and Residential Contractors, including Roofers
- GL – Several classes including Manufacturing, Habitational and Lessor’s Risk.
- Excess Liability

AIG (American International Companies)

- Workers Comp
- Pollution/Environmental (Mold coverage available as endorsement to Pollution policy)
- Home Inspectors
- Alarm Installers
- Liquor Liability
- Environmental Packages – including General Liability, Pollution, Automobile, Workers Compensation, Umbrella
- Energy Packages – including General Liability, Professional, Pollution, Automobile, Workers Compensation, Umbrella
- Railroad Protective Liability
- Social Services Professionals and General Liability
- Technology Professionals – including Internet Liability
- Media Professional Liability
- Miscellaneous Professional Liability
- Educators Legal Liability \$10,000,000 or higher in revenue
- Sexual Misconduct Coverage
- Property Capacity up to \$100,000,000. Min Premiums \$35,000-\$50,000
- Umbrella and Excess Liability
- Special Events – up to \$5,000,000 limits
- Middle Market Property (Admitted) for Energy Related Risks \$15,000 Min Premium

American Modern Home

Quick Quote Hotline 1-800-214-2351 (identify yourself as a Specialty Brokerage agent)

Or go to www.specialtybrokerage.com and click on “Personal Lines” for a modernLink signon.

- Mobile homes and manufactured homes
- Dwellings
- Motorcycles and ATVs
- Boats
- Personal watercraft
- Motor homes and travel trailers

APEX Insurance Managers (First Mercury; Praetorian Specialty)

Habitational
Restaurants
Bars/Taverns
Nightclubs
Social Clubs/Adult Clubs
Theaters
Bowling Alleys
Billiard Halls
Grocery Stores
Service
Office

Avreco Underwriting (Lloyds of London)

Property, General Liability, Professional

Property capacity \$6,000,000 (\$1,500,000 on Frame Construction)
Min Premium: \$1500

Braishfield Associates Inc. Underwriters at Lloyds, London

(not available in KY and Illinois)

- Building, Business Personal Property, Bus Income, Inland Marine, Builders Risk
- Optional Coverage –Signs, Ord & Law, Crime, Spoilage
- Minimum Premium- \$1,000.
- Limits Available
 - \$ 5,000,000 - Coastal counties (per location)-with wind
 - \$10,000,000 - Non-coastal counties (per location)-with wind
 - \$10,000,000 - Ex-wind (per building)
- Acceptable Occupancies

Apartments	Assisted Living Facilities	Condominiums
Convenience Stores	Hotel / Motel	Offices
Restaurants	Retail / Strip Malls	Service Stations
Taverns / Bars	Warehouses	

Britt/Paulk

- Builders Risk
- Property for Poultry Houses, Hog Confinement

Burlington Insurance Company

(Available in OH, KY, IN; Garage available in OH only)

General Liability, Property, Garage, Contractors Equipment, Special Events, Liquor Liability
(package only)

Habitational Risk – dwellings, apartments

Hotel/Motels
Artisan Contractors
Roofers
Vacant Buildings
Bar/Restaurant/Taverns
Amusement Centers
Convenience Stores w/gas
Use Car Lots
Repair shops
Auto Dismantling
Clubs
Gentleman's Clubs

Business Risk Services

(Oilfield/ Natural Gas related risks)

- Oilfield Consultants
- Lease Operators
- Oilfield Welders
- Oil Pipeline Construction
- Oil Well drilling
- Oil or gas well instrument logging
- Survey work in wells

Centrex Underwriters/Hudson Insurance Company

- Mono-Line Liquor Liability

Century Insurance Group/Century Surety

(not available in WV, FL, NY)

Property, General Liability, Umbrella or Excess Liability (including automobile) coverage available for many classes of business, including but not limited to the following:

- Apartment Buildings and Complexes
- Hotels and Motels (max. three stories)
- Lessor's Risk
- Convenience Stores/Self Service Gas Operations
- Light Manufacturing
- Night Clubs
- Wrecking Contractors
- Grocery Stores
- Alarm Contractors (no fire suppression or monitoring)
- Restaurants/Bars/Taverns
- Condo Association
- Artisan Service Contractors

- Roofing Contractors
- Office Buildings
- Mercantile Exposures
- Dwellings Rented to Others
- Vacant Buildings
- Self-Serve Laundromats
- Motor Truck Cargo
- Warehouse Legal Liability

Chubb Group of Insurance Companies

Commercial Package Target classes of business: Manufacturing, Wholesale Distributors, Law Firms, Museums, Office and Light Industrial, Radio and TV Broadcasters.

- Monoline Property, Machinery and Marine (Inland and Ocean Cargo)
(Note: 30-60 days lead time required for Property pre-inspection)
- Hospitals - Property
- Community Banks and Financial Institutions
- Commercial Package Policies \$10,000 Min Prem. (Property, GL, IM, Boiler, Auto, WC, Umbrella). Note: 30-60 days lead time required for pre-inspection
- Exporters Package \$2500 Min Prem.
- Umbrella/Excess Liability \$50,000,000 capacity.
- Oil & Gas related companies (Petroleum, Mining and Power generation, all lines of coverage)
- Life Science and Technology Companies

Chubb - Personal Lines

- High valued Homes (\$500,000 +)
- Auto
- Yacht
- Valuable Articles
- Excess Liability

Chubb Executive Protection

- Accountants Professional Liability
- Consultants Professional Liability
- Crime
- Directors & Officers Liability for public and private companies
- Educators Legal Liability – Private Schools or Colleges
- Lawyers Prof Liab (firms with 10 lawyers or more)

- Fiduciary Liability
- Forefront Portfolio Package
- Kidnap/Ransom
- Managed Care E&O
- Misc. Professional Liability

Cover X Corporation (First Mercury Insurance Co.)

- Security Guards
- Private Investigators
- Armored Car Companies
- Fire Suppression Contractors
- Alarm Installation and Monitoring
- General and Artisan Contractors (including residential work)

Fireman's Fund Insurance Company – Personal Lines

- High valued Homes (\$500,000 +)
- Auto
- Yacht
- Valuable Articles
- Excess Liability

First Flight

- Jet Ski/ Boat Rental
- Property/ Inland Marine

Great American Custom Insurance Services, Inc.

- Products/Completed Operations Liability – Occurrence Form (including GL) \$7500 Min Prem for manufacturers and distributors, \$5000 Min Prem for all other. No Habitational or Contractors.
- Umbrella \$10,000,000 capacity. Will write over OL&T, including Habitational and Limited Contracting risks.
- Excess Property – Buffer or Excess Layers. Min attachment point \$1,000,000. Min Prem \$10,000. Will write Habitational.

Great American – Executive Liability Division

- Directors & Officers Liability
- EPLI

Great American Property/Inland Marine Division

- Property – Admitted. Target classes – Manufacturers, Metal Workers, Healthcare Facilities, Libraries, Museums, Offices, Schools, Municipalities.
- Motor Truck Cargo

- Warehouse Legal Liability
- Moving & Storage Marine Coverages
- Bailee's Liability
- DIC
- Builders Risk
- Inland Marine Floaters

Guilford Specialty (Burlington Insurance Company)

General Liability
Umbrella

Minimum premium: \$5,000

Hartford Steam Boiler Inspection and Insurance Company

- Equipment Breakdown, Electrical Arcing, Power Surges
- Off Premises Power
- Service Interruption

International Property & Casualty Insurance Brokers of Nevada

- Excess Non-Owned and Hired Auto for Food Delivery, Courier Services, and Other Classes.

Markel International Insurance Company Limited

(OH, KY, PA, IN, and WV(Property only))

Property, General Liability, Owners & Contractors Protective Liability, Crime (package), Builders Risk and Inland Marine

Vacant Buildings
Apartments and Dwellings
Restaurant/Taverns
Lessors Risk
Renovation Risk
Hotel/Motel
Warehouse Legal
Dealers Open Lot
Garage Keepers Legal
Auto Physical Damage
Contractors Equipment

Markel Underwriting Managers

- Excess and Umbrella – Contractors, School Districts, Municipalities, Manufacturers. No Transportation. \$10 Mil Capacity, \$10,000 Min. Prem.

- Environmental/Pollution for Consultants and Contractors. \$4,000 Min. Prem.
- Primary Casualty for Gen Contractors, non-Habitational, Manufacturing, Real Estate. \$25,000 Min. Prem. For Products. \$50,000 Min. Premium for OL&T. \$25,000-\$75,000 Min. Prem. for Contractors
- Property, Inland Marine, Builders Risk, EDP, DIC. Pkg available. Target risks – Habitational, Senior Housing, Student Housing, Real Estate, Vacants, Chapter 11, Forced Place, Bars/Restaurants. Coverage is limited for Frame/unsprinklered properties. No Coastal Wind. \$7,500. Min. Prem. – Property. \$10,000 Min. Premium – Pkg.
- Taxi Liability – Low to mid-size local cab fleets. \$5,000. Min. Prem. No shuttles, buses or black cars. GL available.

AXIS Insurance (formerly Media Professional)

- Media Liability including copyright infringement
- Misc. Professional Liability
- Publishers Liability

Philadelphia Insurance Company

- Misc. Professional Liability
- Directors & Officers Liability
- Accountants Professional Liability

Professional Governmental Underwriters Inc.

- Public Officials Liability
- Public Entity Package
- Public Entity Excess and Umbrella
- Police Professional Liability
- Process Servers Professional Liability
- Educators Legal Liability

P.S. & Associates Inc./United National Ins. Co.

- General Liability
- Umbrella Liability

Occurrence Form, with minimum premiums starting at \$6,500. Various industry classes and products.

SBJ Underwriters (Lloyds of London)

- Property – no cap on size of risk. All states. Limited wind coverage. Can include Earthquake. Min premiums start at \$2,500

- Builders Risk
- Miscellaneous Professional Liability
- Contractors General Liability (Claims Made – Min premium \$12,000)
- Auto Physical Damage – any size fleet. Min premium \$2,500.
- Motor Truck Cargo
- Dealers Open Lot
- Garage Keepers Legal Liability
- Jewelers Block
- Excess Flood
- Product Recall

Shand, Morahan & Company, Inc.

- Products Liability – Claims Made Form
- Medical Malpractice
- Employment Practices Liability
- Misc. E&O
- Tenant Discrimination
- Clinical Trials

Southern Cross Marine, Inc./Scottsdale Insurance Company

- Marinas
- Boat Dealers
- Boat Repairers
- Boat Artisan Contractors

Thomco

- Daycare Package – including Property, General Liability, Automobile, Abuse
- In-Home Day Care – General Liability and Abuse
- Exterminators – General Liability and Jobsite Pollution Liability
- Senior Living Programs – Assisted Living, Independent Living, Adult Day Care, Counseling Services. Packages available including Property, General Liability, Professional Liability, Automobile, Umbrella
- Developmentally Disabled – Multi Line Program
- Mental Health – Multi Line Program

U. S. Risk Underwriters

- Home Health Care
- Medical Clinics and Labs
- Rehab Centers
- Adult Day Care
- Group Homes
- Criminal Justice Risks

Victor O. Schinnerer/C N A

- **Professional Liability:**
- Real Estate Agents & Brokers
- Leasing and Property Managers
- Mortgage Brokers
- Appraisers
- Auctioneers
- Real Estate Consultants
- Title and Escrow Agents
- Technology Professionals
- Architects & Engineers
- Misc. Consultants (Construction Industry)
- Environmental Consultants Package

WORKERS COMPENSATION & EMPLOYERS LIABILITY

Employers Liability

- Primary Employers Liability for Ohio, (Stop gap) USLI
- Excess Employers Liability in WVA (excess of State Fund)

ACE Complete

- Mono-line WC - \$150,000 premium and under
- \$2,000 Minimum Premium
- Maximum Mod 1.80

AIG Small Business Program – Workers Comp

- **Mono-line Workers Compensation** available in all Westfield states except AZ, DE, FL, MN, NJ, SD and WI.
- May be able to quote in the states above if that state's exposure is not the governing class
- Minimum Premium: \$3,500 to \$5,000 depending on state

- Maximum Premium: \$130,000 modified
- Truckers Minimum Premium: \$10,000
- Maximum Exp Mod: 1.35 -1.49 depending on state
- Ineligible classes include: Employee Leasing, Livery, Heavy Construction and Chemical exposures

AIG Specialty

- Mono-line Workers Compensation for companies with low, medium or high severity potential or business complexity
- Minimum modified premium of \$130,000 and above
- Single or multi-state employers

AmTrust

- Mono-line Workers Compensation available in AL, AR, AZ, DE, IL, IN, MD, MO, MS, NE, NJ, NY, PA, TN, UT, VA, WI.
- New Ventures Acceptable
- Ineligible classes include: Employee Leasing, Long Haul Trucking, General Contractors, Auto Repair, Sales unless other classes also apply.

Available States

Resident or Non-Resident licenses in Alabama, Arizona, California, Colorado, Delaware, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kentucky, Maryland, Michigan, Minnesota, Missouri, Nevada, New Jersey, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Virginia, West Virginia, Wisconsin.

Surplus Lines Filing available in Arizona, California, Colorado, Delaware, Florida, Georgia, Illinois, Indiana, Iowa, Kentucky, Maryland, Michigan, Minnesota, Nevada, New Jersey, New York, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, Virginia, West Virginia.