



Mastering Risk since 1957



Our Story



Risk is what we do...

We are experts at risk placement. After being around for 50 years we've learned a few things.

- ♣ We must be ever changing
- ♣ Unique
- ♣ Set high standards

We are outside the box. We make broker to broker bouncing a thing of the past. You get an assigned broker regardless of the question.

- ♣ We provide online and phone quotes
- ♣ Guided by Core Values
- ♣ No Excuse Attitudes
- ♣ Simply put, we get it done

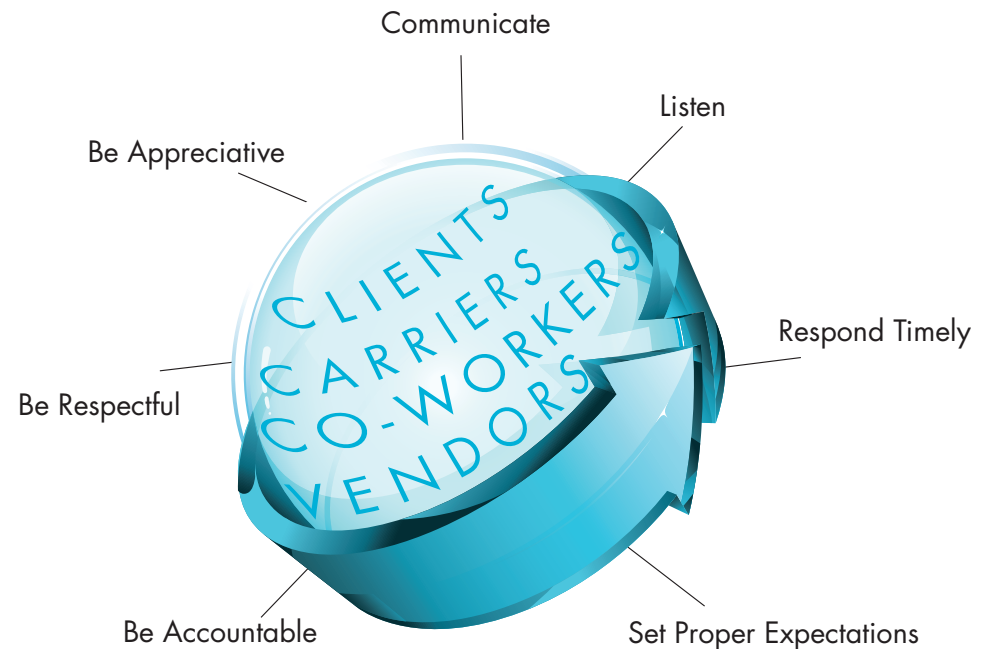
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Sphere of Excellence

Sphere of Excellence Pledge

When interacting with a partner I should always...



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Our Capabilities



A Full Arsenal....

- ▣ Operating and licensed Nationwide
- ▣ Online quoting for our agents
- ▣ Wide spectrum of Classes and lines of business
- ▣ Personal Broker
- ▣ Quote or Decline FAST

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Four Main Sectors



Masters of Risk...

- ▲ **BINDING**
Lightning turnaround.
- ▲ **BROKERAGE**
Market control, market selection.
- ▲ **PERSONAL LINES**
Dedicated individuals
- ▲ **PROGRAMS**
Our Creative Individuals +
Your Niche Business=
Your Exclusive Program

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Specialty Coverages



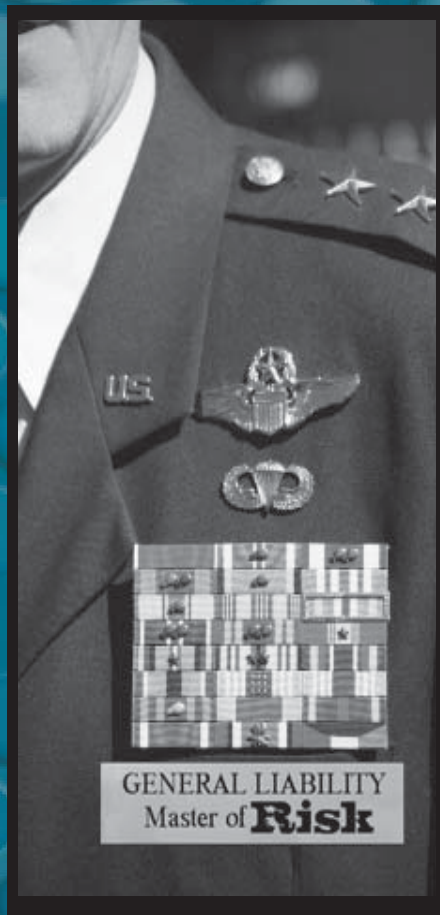
Just to name a few...

- 🔸 **Architects & Engineers**
Any and all in this class
- 🔸 **Technology & Cyberliability**
We have competitive markets with a wide appetite
- 🔸 **Medical Malpractice**
For the hard to place doctors with claims issues
- 🔸 **Ohio Stop Gap**
Our exclusive product
- 🔸 **Privacy Insurance**
Our exclusive product.
www.getguard.com

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General Liability



Full Gamut...

- ☛ Products Liability
all types of products-
including medically invasive
- ☛ Premises Liability
- ☛ BOP's
- ☛ Liquor Liability
- ☛ Allied Medical
- ☛ Social Services
- ☛ Garage Liability
- ☛ Umbrella or Excess Liability

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Personal Lines



We cover a bit of everything

- ☛ Homeowners
- ☛ Vacant Dwellings
- ☛ Dwelling Fire
- ☛ Flood
- ☛ Inland Marine
- ☛ Umbrellas
- ☛ Excess Liability
- ☛ Excess Personal Auto

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Directors & Officers



Quality markets let
us handle any size
account....

- ✦ For Profit Corporation
- ✦ Non Profit Organizations/Associations
- ✦ Educators Legal Liability
- ✦ Financial Institutions
- ✦ Public Officials/ Law Enforcement

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Umbrella

When it's coverage
you need.

We Quote

- ▣ **Following Form Excess-** Short term or annual basis
- ▣ **Commercial/Umbrellas-** over a wide range of underlying exposures, attaching as low as \$500,000 limits
- ▣ **Excess Auto-** over most types of accounts. Our markets will selectively attach as low as \$100,000 limits
- ▣ **Buffer Layers-** for accounts where you need to increase the limits to qualify for an umbrella



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Employment Practices Liability

No Risk is too tough...

FEATURES

- ⚡ Defense Costs Outside the Limits
- ⚡ No International Acts Exclusion
- ⚡ Coverage for Wrongful Employment
- ⚡ Acts involving the use of the Internet and E-Mail
- ⚡ Coverage for Demotion, Failure to Promote, Retaliation, Wrongful Discipline,
- ⚡ Negligent Evaluation, Training & Supervision, & Employment Related Misrepresentation
- ⚡ Optional Third Party Discrimination & Sexual Harassment Coverage
- ⚡ Broad Definition of Harassment & other workplace harassment



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Property Insurance



No risk is too big...

- ♣ Commercial Building
- ♣ Inland Marine
- ♣ Cargo
- ♣ Floaters
- ♣ Monoline Terrorism
- ♣ Excess Flood- www.ezfloodquote.com
- ♣ Crime
- ♣ Specialty Coverages

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