

MAVERICK COMMERCIAL INSURANCE SERVICES

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

2016 MARKET OUTLOOK

2016 IS HERE FASTER THAN WE THOUGHT. BELOW I HAVE HIGHLIGHTED WHAT WE ARE FORSEEING FOR 2016 AND HIGHLIGHTING OUR KEY PRODUCTS AND MARKETS SO THAT YOU ALWAYS HAVE UP TO DATE INFORMATION.

NEW MARKETS:

Navigators - Great General liability and Products market

ICW - Excellent Workers' Compensation carrier.

CNA – National standard market writing Packages, Cargo, General Liability, Stand alone Property, Cyber Liability, Inland Marine, Health Care GL&PL, International, Umbrella, Workers Compensation (no monoline auto)

UFG – (United Fire & Mercer Insurance) Package business to light surplus lines business and specialty classes, we can write any combinations, from stand alone GL or umbrella to a package, depending on the class, umbrella, stand alone property and inland marine coverage

WORKERS COMPENSATION: State Fund rates remain flat for 2016 and there are no changes to their tier rating, Most pure premium rates have dropped from Jan 2015 and the carriers have upped their loss cost multipliers to offset the pure premium rate drop. Most carriers are taking the 2 to 5% and some no increase at all. Pricing on work comp is driven by territorial multipliers; Maverick has an exclusive pricing program with territorial multipliers that help us price accounts up front. Key changes include Granite State LCM for So Cal to 1.30 from 1.20. There are no territorial multipliers for ICW or Starr.

Our Workers Comp Markets: ICW; Zenith & ZNAT; Everest-direct; Amtrust-all carriers; AIG-all carriers; Republic Underwriters; Starr; Torus; Guard;; Berkshire-Cypress; Applied Underwriters-California Insurance; PEO's-various and CNA (Must be written in conjunction with the other lines and only looking for white collar business)

AVIATION: Please see below for the carriers we represent. We can write ANY type of aviation or aircraft exposure including pilots and airlines...we can also write any aviation related account with machine shops which are huge in this industry. ANY account related to the Aviation industry we can write for you and do it well! We have Preferred rates way below the standard Work Comp markets if the account fits this Aviation Program. USAIG has stopped writing work comp and we have markets to replace their accounts!

Our aviation markets: National Union, Commerce & Industry, Starr Indemnity, QBE, Praetorian, North Pointe, Old Republic, Lloyd's of London, Everest Insurance, Companion, Security National, Technology and (Global Aerospace /National Indemnity, Munich Re, Tokyo Marine Nichido, Mitsui Sumitomo Insurance, MAPFRE)

PACKAGES: We continue to diversify and are very pleased to announce our Newest Package Markets: CNA; ACE, United Fire Group-Mercer Insurance; Financial Pacific; United Fire & Casualty; AIG and Zurich for special programs. ADMITTED AND NON-ADMITTED PAPER AVAILABLE!

MEDICAL MALPRACTICE: medical malpractice for doctors, clinics, hospitals, convalescent homes, home health care including social service programs and most classes in the medical field. WE CAN ALSO WRITE THE WORK COMP.

DIC- Earthquake and Wind: Various companies, ability to write up to \$50,000,000 in limits.

GENERAL LIABILITY AND PRODUCTS: Contractors residential and commercial, mfg., products, OL&T

UMBRELLA MARKETS: Many markets including in house facilities to \$25,000, 000 in limits

HOME HEALTH: Work Comp program and medical malpractice.

ENERGY: All lines of business. Classes include Environmental, underground contractors and sewer contractors.

BARS AND TAVERNS: We are a market for all types of bars, restaurants and nightclubs. G.L., Liquor Liability, W.C and property.

WORKERS COMP FAST RATER: Quote and binding in house facility, pricing in minutes, FOUR (4) in house programs

MULTI LINE CONTRACTORS PROGRAM: Admitted A15 market, for Work Comp, General liability, Auto and umbrella. Very competitive. Minimum Premium \$150,000 all lines. Looking to compete with the Old Republic program.

OTHER LINES: Directors and officers; Misc. professional Builders risk, EPLI

VACANT BUILDING: Several markets including two in house facilities.

CARGO: Lloyds facilities, AIG, CNA, United Fire Group, ACE

MINIMUM PREMIUMS: General liability \$2,500; General Liability contractors \$5,000; Workers' Comp \$2,500; Umbrella \$500; Property \$500; DIC \$2,500; EPLI \$500; Med mal \$2,500, Package business \$2,500

WE ARE ALWAYS MORE THAN HAPPY TO KEEP YOU UP TO DATE ON OUR GREAT PRODUCTS AND APPRECIATE YOUR BUSINESS.... FOR MORE DETAILED INFORMATION ON ANYTHING ABOVE PLEASE CONTACT YOUR MAVERICK BROKER!