



MAVERICK COMMERCIAL INSURANCE SERVICES

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

MAVERICK WORKERS COMPENSATION MARKETS

Maverick writes all types of accounts but we have been very successful for workers comp business in the following sectors: Construction business, accounts with losses, low hazard business for Tower and Amtrust, High Mod business for Zenith for their special codes that they have outstanding rates for. We also want Home health and social service accounts as we have a special program with Chartis as well as some other Markets.

STATE NATIONAL: (AM BEST RATED A VII), just filed in Ca, its up and running and is not open to all brokers so we need to sit down and discuss opportunities. To access this market we are looking for supporting Surplus line business... Gl, Property, Earth Quake Business, etc. Minimum premium will be \$75,000. We are writing contractors here including roofers, trucking, nursing homes, convalescent, high mod business and high hazard business.

GRANITE STATE: we are one of 27 brokers in the country with special programs as we are a Vanguard agent. We can write classes others cannot and we can also do monthly reporting for accounts. In addition we are probably the only broker with the ability to quote accounts between 130,000 and 500,000 since middle market has been closed. Granite State filed rates for the coming year are not competitive, unless for accounts with high loss ratio and no claims frequency, high hazard classes or accounts located in non metropolitan areas.

We also write with Chartis under Commerce & Industry, National Union, Insurance Company of the State of Pa. and other Chartis companies.

Things to consider when going to Chartis.

1. Do not compete with incumbent carriers of 2 or 3 years who are offering renewal. Two of our competitors, Everest and Cypress are 25 to 30% better.
2. Accounts in credit territory are better. SF and San Diego are good territories.
3. Trucking is no longer available as of 5-1. We can still look at trucking but it must be over \$100,000 premium with all lines, no monoline Work Comp
4. New ventures may still work with this program, but please keep in mind that risks with no x-mods now are being debited 5% plus the territory debit or credit. Last year these accounts used to have a 10% credit.

5.Home health and social service risks are still desirable and restricted classes to other agents are still competitive.

Construction with Chartis: They are a Major player and we can write some of the Seabright and Farmers Business. Now Liberty as well is not writing accounts under \$250,000 and Majestic fell out. There is limited access to this market. M.p. is \$75,000. Most brokers can't access the construction unit in CA as they have a \$300,000 m.p. and this is an extremely competitive market. We can also write the GL and auto along with the Work Comp.

We are also writing business with the Chartis Aviation divisions and Trucking divisions for specialty type risks which are extremely competitive.

STARR INDEMNITY: This facility is open for environmental related work comp risks with m.p. down to \$25,000 and for construction with \$100,000 m.p. IN California they use Chubb to front for them on the Work Comp. at this time. Excellent market in which we have long term relationships and they can compete with the most competitive companies. Chubb paper is being used in Ca. (Greenberg Company)

COMPANION: M.p. is \$25,000 for most classes; Construction M.P. is \$50,000 but will go a little below that if there is a very clean account. Trucking and roofing are \$100,000 M.P. They are not doing new ventures and want 3 years in business for risks. Accounts that are clean they will continue to be competitive on and accounts with bad losses they will decline or offer a deductible program. Lastly they are underwriting to a loss pick, so if an account has no losses except for one year at \$200, 0000 in losses they will probably price to the \$200,000 loss and quote \$260,000. They're looking for risks that are clean over 5 years. We are not sure that they want to grow with accounts that have high loss ratios, whether it is one year or 5 years of loss history.

TOWER/PRESERVER: Very good market and very competitive. As of now is for non-contracting risks except for light plumbing classes. New ventures are acceptable and they are looking for low hazard business i.e. restaurants. Please keep in mind that Tower has very competitive rates for landscapers as well, but with no tree trimming exposures. Premiums between \$5,000 and \$30,000.

AMTRUST: This is not a Majestic appointment... Majestic is the company that went under and Amtrust bought them. We are able to write CA risks that Majestic brokers cannot since we are appointed back East. They want Low hazard business but can write artisan contractors, plumbing and landscaping are key classes. Very good market for us at this time.

CRUM & FORSTER: We are using Crum & Forster for home health and larger accounts over \$250,000 in premium.

ZENITH: Excellent long term relationship we can write most classes with them! Including agricultural. High x-mods are their specialty and pretty much for any class of business. Most likely the best service company on the street. **One of our key markets for 2012.** No risk too difficult to handle.

ICW: They can write most classes and they can do home health. They also do farming and we have a very good relationship with them. Excellent market for all types of business, including a small risks facility for accounts under \$50,000 standard classes. Will write most classes on risks over \$100,000

ZURICH AMERICAN: They will write for us most classes including contracting codes. Zurich is a NEW program and they can be very competitive and are very good for artisan contracting risks. We can also write home health accounts and other medical related risks.

STATE FUND: It's a market for smaller agents that no longer have access to the State Fund because of new premium requirements.

EVEREST INSURANCE COMPANY: Direct appointment, not an Arrowhead appointment. We are looking for business over \$100,000 California or multi state accounts. High x-mod business not a problem in writing.

HARTFORD/SECURITY NATIONAL: This is a facility for low hazard business. Also they will write Agricultural business with Security National.

QBE, CHARTIS, STARR INDEMNITY/CHUBB: We are writing aviation related risks, mechanics, airports, machine shops, pilots etc. (Very Competitive Program for Aviation Risks)

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DON'T FORGET US FOR THE OTHER LINES!!!!!!!!!!!!!!!