



# MAVERICK COMMERCIAL INSURANCE SERVICES

**A CALIFORNIA BASED INDEPENDENT WHOLESALER. WE ARE NOT OWNED OR ASSOCIATED WITH ANY OTHER RETAIL INSURANCE BROKER OR BANK  
EVERYONE HAS MARKETS WE HAVE SOLUTIONS**

What sets us apart - Maverick Wholesale does one thing that we don't see our competitors or even Insurance Carriers doing out there, and that is the ability to price and qualify risks with the markets up front and give our agents great advice on who will write it and who has the most competitive rates in California with our in house pricing program that includes territorial multipliers.

## **MAVERICK WORKERS' COMPENSATION MARKETS**

**ICW, ZENITH, EVEREST, AMTRUST, AIG, STARR,  
GUARD, TORUS, BERKSHIRE, OLD REPUBLIC, QBE, FALLS LAKE, CNA,  
NATIONAL LIABILITY, ALLIANZ/FIREMAN'S FUND, ARCH  
INSURANCE, ARGONAUT, SAGAMORE, EMPLOYERS  
PREFERRED, STARSTONE, OLD REPUBLIC GENERAL**

## **ARCH INSURANCE COMPANY/ARGONAUT INSURANCE**

**COMPANY:** The class code determines the carrier. California Only (<10% out of state) • DEBIT MOD business Only • Experience mods from 1.10 to 3.00  
• Annual premiums > 40k • Broad class code eligibility • Flexible payment plan options

Target industry segments: • Auto Repair, Sales & Service • Contractors • Hospitality • Manufacturing • Professional Services • Retail Operations • Service  
• Trucking (local & intermediate) • Wholesale

**ICW:** We are very happy to have ICW as one of our key markets. Broad Underwriting appetite; premiums beginning \$25,000; no limits on Experience mod factors; monthly reporting available; Variety of plans: Guaranteed cost, deductible, retro's and dividend programs. **SMALL BUSINESS PROGRAM:** Over 100 ELIGIBLE CLASS CODES; SINGLE STATE OPERATIONS IN CA; MANUAL PREMIUMS BETWEEN \$2,500 AND \$35,000; EX-MOD FACTOR ELIGIBILITY

RANGE IS 70% TO 130%. **Extremely competitive market for So Cal. (LA/Orange/San Bernardino/Riverside)**

**ZENITH:** Great market, will write difficult to write accounts and no x-mod restrictions. Specialty market for Farm business with special filing for all farm business, probably the best farm Market in Ca. Small business program with over 100 codes, **ZNAT** paper which has lower rates than Zenith by 7.5% and with premium discount, very competitive quotes in 24 hours or less. Zenith has discounted rates for the following codes: 9079 restaurants, 8834 & 8839 physicians & dentists, 8868 & 9101 private schools, 9079 restaurants, 8391& 8324 automobile repair shops and gas stations, 8324 warehouse cold storage and all the farm codes. Extremely competitive for the right risk also very competitive in Riverside and San Diego territories. Monthly reporting available.

**EVEREST:** Direct appointment, not an Arrowhead appointment. We are looking at all classes of business above \$25,000 no contractors. High x-mods acceptable. We can write Ca stand alone or multi state accounts. We can entertain contractors with premiums above \$500,000. Very competitive rates with their new rate filing for 9-1.

**AMTRUST:** Various carriers, see below. Each carrier has its own filed rates with variation of payment plans including no deposit, pay as you go options and monthly reporting. We have access to all programs and carriers.

**Sequoia Insurance:** Special program for light hazard business, small risks premiums below \$10,000. Rates are very low if it fits. (60 eligible codes)

**Technology Insurance:** Preferred business, same codes as Sequoia but is for accounts above \$10,000

**Security National:** This is the main paper used in Ca. Very competitive.

**Wesco Insurance:** They use this paper for high hazard codes and non preferred business.

**Republic Underwriters of Texas:** Was just bought by Amtrust. Still being run off by the program manager, but Amtrust will quote on Republic Underwriter expiring renewals.

**Springfield Insurance Company:** Preferred business, same codes as Sequoia but is for above average accounts including grocery stores.

**AIG:** Various carriers will be highlight below with the 1-1-17 changes (Preferred broker status). They will have a change for 3-1 also doing away with AIG online filing for Granite State. Based on the filing they are way out of the ballpark in Ca.

**Granite State:** On line program will continue to be a market for small contractors, rates are up compared to the rest of the market place (2.486 LCM) and a 1.30 territorial multiplier for So Cal

makes them non competitive for most parts. Granite State rates are 11.1% higher than Nat Union, plus higher territorial multipliers. On the positive side they have PAYGO with low deposit. Great market for small contractors, m.p. \$10,000. Also security guard companies.

**National Union and all other AIG companies:** They have a 2.237 loss cost multiplier which is up and they have adopted a territorial multiplier which will help for outside So Cal. Still a competitive market for contractors and accounts over \$130,000 in manual premium outside LA

For the contracting program AIG has PAYGO with low deposit and pay as you go option.

**Commerce & Industries:** This is the paper AIG uses for tough to place business, high hazard codes and high x-mods and is 15% higher than National Union. 2.573% LCM

**American Home Assurance:** New filing for AIG, they filed a 35% discount from Nat Union rates, most likely will be used for large deductible type programs. Extremely competitive if used.

**STARR INSURANCE:** Great market for contractors, large accounts only, premiums over \$250,000. We can entertain all lines including wok comp or monoline work comp. Very competitive, good market for us. (Monthly reporting available to us on select accounts.)

**OLD REPUBLIC GENERAL INSURANCE:** Great market for contractors, large accounts only, premiums over \$200,000. We can entertain all lines including wok comp or monoline work comp. Very competitive, good market for us. (Monthly reporting available to us on select accounts.) Great rates very competitive.

**CNA Insurance Company:** In California they are looking to write preferred business with good loss ratio they must have the package to write the work comp. Outside of California they will entertain monoline work comp. **Customer Segment Appetite:** Financial institutions, medical/healthcare, Professional services, retail, contractors & technology. Most white collar operations are acceptable to write. Note they can write monoline work comp in California for certain classes.

**ALLIANZ INSURANCE COMPANY/FIREMAN'S FUND:** New market for Work Comp aviation, but we have full appointment for all lines, on Work comp they are looking to write preferred business with good loss ratio they must have the package to write the work comp. Preferred class of business, is stores, restaurants, hotels, they do not write construction.

**ATLAS GENERAL INSURANCE:** We represent several carriers outlined below via the MGA

**Falls Lake Insurance Company:** Main street very competitive market with low rates and ability to credit. Generally preferred business with good loss ratio and mods under 150%

**Starstone Insurance aka Torus Insurance:** Atlas filed program used for classes that don't fit Falls Lake Insurance.

**Nova:** Small risk market for light hazard classes

**BERKSHIRE INSURANCE GROUP (BHHC):** Various carriers see below:

**Oak River:** Preferred program for small risks, under \$50,000

**Cypress:** Preferred paper for risks above \$50,000. Very competitive and can quote all classes.

**Redwood:** This is the surcharge market for BHHC, if the average mod for the past 3 years is over 150% they will use this carrier instead

**California Insurance (Applied):** Insurance with payroll service, not a PEO. Very competitive rates if it fits. To qualify looking at codes that average at least a \$10 rate, roofers, framers, truckers acceptable along with most classes. They used to have a 3 year guaranteed rate program for accounts over \$100,000 but now is a one year program guaranteed cost program.

**Berkshire program for high hazard business including roofing, framers, landscapers and accounts with height exposure, not the Applied program.**

**National Liability & Fire:** M.p. \$5,000 Max \$200,000. No new ventures, mods between 74% and 129%, can consider up to 139% mod with home office approval.

**Employers Preferred:** For above average risks, low hazard. M.p. \$2,500, very competitive rates.

**PEO MARKETS:** PEO markets is an option we will consider if account does not fit our standard work comp markets. We have access to most PEO's. BBSI, Southeast, Zurich, Amtrust, State National, etc. Our best PEO market is an AIG PEO, limited access. It's excellent and operated like a real insurance company. Not for the heavy end classes, i.e. roofing, trucking, work above 2 stories, heavy auto exposure. But extremely competitive if it's a class they write.

**AVIATION MARKETS:** See below for the carriers we represent. We can write any type of aviation or aircraft exposure including pilots and airlines, along with machine shops or any related industry to the aviation industry. Preferred rates way below the standard Work Comp markets if it fits this program.

**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) Allianz Insurance.**

Maverick has a proprietary rating program that includes the territorial program rates for all carriers and the premium discount to quickly analyze (in minutes) the market place. We are able to tell you quickly which markets have the most competitive rates. I don't think any other wholesaler can do this on a timely basis the way that we can. We don't just look at the rate increase or decrease, we analyze the rate changes, the territorial factors and the insurance class codes with carrier exceptions for certain classes and know what impact it will have on the pricing of the risk.

We are committed to providing not only viable markets for your Surplus Lines business but your Workers Comp needs and professional liability - Above all else, we pride ourselves on excellent response time and service.

***\*Maverick can write your Tough Workers' Compensation Business  
\*Maverick has broad access to Aviation Markets Quoting Machine Shops  
\*Maverick is a Surplus Lines Broker writing Other Lines of Insurance  
...Think of us on Earthquake (DIC), & Medical Malpractice  
Web site: [Maverickinsure.com](http://Maverickinsure.com)***