ALL RISKS, THE INDEPENDENT WHOLESAL E INSURANCE PROVIDER DESIGNED TO OFFER YOU MORE
COMPANY OVERVIEW

- All Risks, Ltd. (ARL) was established in 1964 in Baltimore, MD
- Accounts are placed with A.M. Best A- or better rated carriers
- Breadth and depth of products
- Licensed nationwide
- Provide surplus lines filings & tax payments in all 50 states and Washington D.C.
- Commitment to continued build out of capabilities and corporate reinvestment in growing resources

RANKINGS

- Largest Independent Property & Casualty Wholesaler in the country
- 5th Largest Property & Casualty Wholesaler in the United States (according to Business Insurance)
- Growth has outpaced peer group for 25 years

ARL PREMIUM

PREMIUM IN MILLIONS

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ALL RISKS’ PROMISE TO PARTNERS

To Retail Agents & Brokers:
Through careful focus and resource allocation, All Risks will become the best wholesale resource available to our clients.

To Carriers:
We will never be guilty of failing to furnish information that is germane to underwriting a risk.
PRODUCTS

PROPERTY & CASUALTY
Brokerage Units identify exposures and secure the most favorable terms to larger, more sophisticated accounts. Middle market and large account capabilities
MGA quotes, binds, issues and services property & casualty policies with admitted and non-admitted markets

WORKERS’ COMPENSATION
An experienced Workers’ Compensation staff has direct access to exclusive carrier programs, rating and pricing for hundreds of eligible class codes

PROGRAMS
Specialty Programs are exclusive, have extensive authority, provide deep product and industry knowledge with multi-line capability at competitive rates

HIGH VALUE HOMEOWNERS
Admitted and non-admitted Non-Standard Personal Lines products available nationwide

ACCIDENT & HEALTH
Accident & Health Unit offers admitted and non-admitted Occupational Accident Insurance for a variety of classes

NAPSLO
• Nicholas Cortesi, All Risks’ CEO, President of National Association of Professional Surplus Lines Offices (NAPSLO) 2002-2003
• Matthew Nichols, All Risks’ President, President of NAPSLO 2012-2013

“All Risks shines in all important criteria: service, expertise, longevity, willingness to think outside the box, and find solutions that make sense. Some firms lose their personal touch when they grow, but All Risks has maintained its culture and “the edge” needed to grow intelligently. All Risks knows our business as well as its own.”
- Tom Carroll
Diversified Insurance Industries, Inc.

WHY CHOOSE ALL RISKS?
• 100% Commitment to you
• Celebrating 50+ Years of Independence
• Successful growth rate
• Dependable infrastructure
• Nationwide presence
• Access to the best markets
• Talented teams with solid expertise
• Excellent service from sale to fulfillment
• Privately-held to perfectly align with your interest
• Dedicated to solving your clients’ concerns
• We will listen and adapt as your needs change
• Your one, essential, wholesale relationship
BROKERAGE SERVICES

For larger or more complex risks, All Risks, Ltd. works with the top brokerage markets in the industry to help secure the most favorable terms possible. Brokerage strengths include, but are not limited to: General Liability, Large Property Risks, Professional Lines, Pollution and Excess/ Umbrella. Minimum premiums vary by line of business and class.

BINDING AUTHORITY / MANAGING GENERAL AGENCY (MGA)

All Risks, Ltd. has several in-house contracts with the ability to quote, bind and issue. We represent, under binding authorities, the widest array of specialty carriers available with “A-” or better A.M. Best ratings. Minimum premiums are low and quote turnaround is quick. Binding lines of coverage include General Liability, Property, Inland Marine, Package, Liquor and Professional Lines.

P&C CLASSES WITH BROKERAGE AND MGA CAPABILITIES

GENERAL LIABILITY
- Amusement Centers/ Entertainment Risks
- Bars/ Restaurants/ Nightclubs
- Bed & Breakfast Risks
- Caterers/ Halls
- Churches
- Clubs - Social, Civic, Non-profit & Hunt
- Contractors - General, Demolition & Artisan
- Day Care - Children & Adult Day Care
- Equipment Rental Dealers
- Habitacional - Apartments, Condos & Rental Dwellings
- Health & Exercise Clubs
- Home Health Care & Assisted Living Facilities
- Homeowners & Condo Associations
- Landscapers/ Tree Trimmers
- Lessor’s Risks
- Manufacturing Risks
- Medical Transport - Emergency & Non-Emergency
- Mobile Home Parks
- Office Risks
- Pharmaceuticals/ Nutraceuticals/ Dietary
- Product Risks - Distributors & Manufacturers
- Retail & Mercantile Risks
- Salons - Beauty & Tanning
- Salvage Yards/ Recyclers
- Schools
- Social Service Facilities - Homeless Shelters, Halfway Houses, Crisis Centers & Rehab Centers
- Special Events - Parties, Festivals, Concerts & Fairs
- Sports Camps/ Leagues
- Truckers/ Garbage Haulers/ Moving Companies
- Vacant Buildings/ Vacant Land

PROFESSIONAL LINES
- E&O, EPL, D&O, Tax Liability, Fiduciary, Crime, etc.
- Architects & Engineers
- Assisted Living Facilities/ Long Term Care
- Construction Managers
- Employment Agencies/ Recruiters
- Financial Institutions
- Groups: Doctors, Therapists, Locum Tenens
- Home Health Services
- Home Inspectors
- Individual High Risk Doctors
- Lawyers
- Management Consultants
- Medical Professionals
- Mental Health Facilities
- Miscellaneous Professional Risks
- Mortgage Brokers
- Nursing Homes
- Private/ Public/ Non-profit Organizations
- PEO (Professional Employer Organizations)
- Real Estate Agents/ Brokers/ Property Managers
- Technology Professionals
- Title Agents

ENVIRONMENTAL/ POLLUTION LIABILITY
- Abatement Contractors - Lead, Asbestos & Mold
- Environmental & Non-Environmental Contractors & Consultants
- Storage Tanks - Underground & Above Ground

PROPERTY & INLAND MARINE
- Bailee Coverage
- Bars/ Restaurants/ Nightclubs
- Builders’ Risks
- Coastal Properties including Wind
- Contractor’s Equipment Schedules & Miscellaneous Inland Marine
- Deductible Buybacks
- DIC (Earthquake/ Wind)
- Earthquake including California
- Habitacional - Apartments, Condos & Rental Dwelling Schedules
- Hotels/ Motels
- Jeweler’s Block & Fine Arts
- Lessor’s Risks
- Manufacturing Risks
- Residential Care Facility - Assisted Living & Nursing Homes
- Shopping Centers/ Strip Malls
- Stock & Cargo
- Vacant Buildings
- Warehouses & Warehouse Legal

LIQUID LIABILITY
- Bars/ Restaurants/ Nightclubs
- Special Events
- Monoline or Package
- Assault & Battery available

EXCESS/ UMBRELLA
- Large Limits available for most classes
- Layering available if needed

CONSTRUCTION
- Arts & Crafts/ Subs & GC’s (Residential/ Commercial)
- OCP’s & Owner’s Interest
- Owner/ Contractor Controlled Insurance Programs (Wrap-ups) & Project Specific Policies
- EIFS Contractors
- Excavators/ Grading of Land
- Roofers/ Framers/ Siding/ Window Contractors
- Infrastructure Contractors
- Excess Capacity and more

ENERGY
- GL, Pollution, Professional, Auto, WC, Control of Well, Property, Inland Marine and Excess & Umbrella
- Upstream, Midstream & Downstream Operations
- Oil & Gas
- Operators, Contractors, Products & Consultants
- Exclusive Downhole Tool Product
- Drilling, Refining, Storage & Transportation
- Pipeline Construction
- Fracking
- Alternative Energy
- Power & Utility
- Manufacturing & Distribution

HEALTHCARE
- Assisted Living Centers
- Clinics
- Home Health Care
- Hospitals
- Long Term Care Facilities
- Medical Malpractice
- Non-Emergency Medical Transportation
- Physician Groups
- Surgical Centers
- Urgent Care Centers

www.allrisks.com
Our National Specialty Programs Unit offers proprietary programs nationwide. We offer in-house binding authority, multiline capability and coverage among the broadest available in the insurance industry.

INDUSTRY GROUPS

**Accountants Professional** - CPAs, enrolled agents, general accounting practices, tax preparation firms, bookkeepers and part-time practices

**Alarm Companies** - Commercial & residential monitoring, installation, sales & service (fire, burglar, key control, CCTV) and temperature & water control

**Amusement** - Trampoline facilities, family entertainment centers, amusement parks, theme parks, go-karts and waterparks

**Architects & Engineers Professional** - Architects - landscape & golf courses; Engineers - civil, electrical, mechanical, structural & HVAC; Interior Design; Surveyors and more

**Assisted Living** - Assisted living centers including memory care

**Avian Flu** - Poultry Farms, including chickens and turkeys

**Coin Laundry/Dry Cleaners** - Coin operated laundries & dry cleaners including 24 hour & unattended

**Convenience Stores** - Convenience stores to include 24 hour, gas sales, snack bars, car washes, liquor sales and minor auto repairs

**Dealers Physical Damage** - Franchised (new) auto, motorcycle & truck dealers, RV dealers, ATV dealers and large non-franchised dealers

**Film & Media Productions** - DICE & television productions, feature films, still motion, claymation, music videos and other similar content

**Fire Suppression & Sprinkler Contractors** - Sales, service, installation, repair, monitoring and testing of wet or dry sprinkler equipment, chemical systems, system design and fire extinguishers

**Garage** - Non-franchised used car, wholesale auto, motorcycle, RV & heavy duty truck dealers; valet; auto repair to include gas stations and full-service car washes

**Golf Courses** - Public golf courses, daily fee courses, private country clubs, semi-private golf clubs and resort courses

**Healthcare Workers’ Compensation** - Convalescent/Nursing homes, home health care, adult day care, congregate living facilities and more

**Hotels (Franchised)** - Can include, but not limited to: restaurant, pool, fitness center, complimentary 24/7 food/beverage service and limited service hotels

**Ice Rinks** - Indoor to include: synthetic ice, restaurant/snack bar, sporting/equipment store, ice hockey, ice/figure skating camps, curling, leagues, clinics & tournaments and non-ice related dealers

**Insurance Agents Errors & Omissions** - Property & casualty, life/accident & health products, variable annuities/variable life and mutual funds

**Intercollegiate/Collegiate Sports** - Customized benefits for athletes, coaches, trainers and invited guests of: college, university, community college and junior college sports programs

**Liquor Stores** - Franchised stores, independent liquor stores hooka sales less than 10%, lottos sales less than 10%, wine and beer tasting

**Manufactured Home Dealers** - Selling new units; Manufactured housing set-up contractors

**Marine** - Commercial Marine including - ship repairers, marine contractors, terminal operators, marinas, boat dealers, marine artisan contractors, piers & docks, freight forwarders, boat builders and more

**Motorsports** - Race teams, sponsors, racing associations, racing facilities and racing events

**Music, Touring & Live Events** - Touring entertainers, music festivals, production vendors, special events, loan-out corporations for all classes of entertainers, event producers, promoters and sponsors

**Pawn Shops** - Pawn shops including gun sales

**Pest Control Operators** - Pest control, fumigation, termite control/inspection and small animal control

**Private Investigators** - Background checks, insurance fraud, credit checks, criminal & civil investigation, surveillance and consultants

**Religious Institutions** - Churches and synagogues including those with day care and pre-school exposure

**REO/Force-Placed** - Financial institutions, receiverships, real estate investment companies, private investors, auto lenders, hedge funds and REITS that service and/or invest in mortgages, real estate, and vehicle & collateral based loans

**Security Guards** - Armed/Unarmed - industrial, institutional, mid-high income housing, banks, offices, patrol and construction. Includes county, state and federal contracts

**Snow Plows** - Can include, but not limited to: shopping centers, driveways, apartments, condos and retail stores

**Special Events** - Events of all sizes including festivals, conventions, concerts, weddings and concessionaires, exhibitors and vendors

**Sports & Leisure** - Associations, teams, leagues, camps, clinics, action sports, outfitters, guides and short term events

**Staffing Services** - Temporary, temp-to-hire, direct hire, PEO (package only), ASO. Industry sectors - clerical, professional/technical, hospitality, skilled trades, medical (WC only) and transportation

**Storage Facilities** - All storage related operations, including traditional self storage, boat and RV storage

**Tattoo Parlors & Body Piercing Artists** - Tattoo parlors, body piercing facilities including jewelry sales and permanent make-up

**Tower Erectors** - Tower erection, maintenance and service companies incl. telecom, water storage and wind energy

**UAS (Drones)** - Operators of unmanned aerial systems, FAA approved and commercial use

*Programs offered through ALIVE RISK, a division of All Risks, Ltd.*
WORKERS’ COMPENSATION

HIGHLIGHTS
• No E-Mod Maximum
• In-House Quoting/ Binding Authority
• Broad Underwriting Appetite
• 240+ Classes Eligible

CLASSES
• Adult Day Cares
• Building Operations by Owners or Contractors
• Child Day Cares
• Contractors including: Carpentry, Cement, Flooring, Masonry, Janitorial, Painting, Wallboard & more

STATES
Nationwide excluding ND, OH, WA, & WY

WORKERS’ COMPENSATION SPECIALTIES

HIGHLIGHTS
• Direct access to Carrier Programs, Rating and Pricing
• Monthly Self Reporting plus additional payment plans (options vary by state)

CLASSES
• Agriculture including Field Crops, Orchards, Wineries & Small Animal Farms
• Automotive Service & Repair
• Group Homes
• Home Health Care
• Humane Societies
• Motorcycle Dealer/ Repair
• Non-Emergency Medical Transportation
• Restaurants with Delivery Services
• Waste Management, including Scrap Metal Dealers & Recyclers

HIGH VALUE HOMEOWNERS

$1M+ RESIDENTIAL RISKS

HIGHLIGHTS
• A- or Better Rated Admitted & Non-Admitted Markets
• Animal Exclusion available
• Wind Mitigation Credits available
• Tailored coverage and limits to meet the needs of high-end clients

CLASSES
• HO-3, HO-5, HO-6, HO-8, DP-1 and DP-3 forms available
• Primary, Secondary, Seasonal Homeowners, Rentals and Builders’ Risk
• Coastal Properties right up to the water
• LLC and Trusts

CLASSES (CONTINUED)
• Accepts previous claims, non-renewals, credit issues & distressed properties
• Short Term Rental over $1.5M
• Protection Classes 1-10
• High Profile Individuals accepted
• All Construction types
• Specializing in older homes; 1920 or younger, updates within the last 25 years
• Older Roofs (good shape)
• Risks with Ex-wind out of the wind pool

STATES
Nationwide

ACCIDENT & HEALTH

HIGHLIGHTS
• Admitted and Non-Admitted
• Options (many states)
• Limited Distribution Carriers
• Competitive Commissions
• Quick Quote Turnaround

CLASSES
• Behavioral healthcare
• Consulting
• Courier / Delivery
• Home care services
• Office related services

CLASSES (CONTINUED)
• Oil / Gas
• Professional services
• Technology
• Trucking
• And many more!

www.allrisks.com

Products offered vary by branch office. Contact your local office or visit www.allrisks.com for more details.

All Risks of California Insurance Services, Ltd. - CA License #0884526

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F: 813-569-1795

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F: 678-325-7324

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F: 253-267-6061

**ALLRISKS.com**
Products offered vary by branch office. Contact your local office or visit www.allrisks.com for more details.
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<th>BRANCH LOCATION</th>
<th>P&amp;C BINDING AUTHORITY &amp; BROKERAGE</th>
<th>WORKERS’ COMP</th>
<th>NATIONAL PROGRAMS</th>
<th>PUBLIC LIVERY</th>
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**ALL RISKS ACCOUNTING**
800.366.5810 Ext. 4120
Hours: 8:00am-5:00pm EST

**ALL RISKS CLAIMS ASSISTANCE:** Submit First Notice of Loss to: Email: ClmRpt@allrisks.com | Fax: 410-741-3265 | Hours: 8:00am-5:00pm EST
*Please note that your insured’s carrier may have a direct claims team in place for quicker assistance. Please check their policy before submitting the notice to All Risks. For any questions, please contact the All Risks Claims Center at 800-366-5810.*