

Restaurants, Bars, Taverns, Nightclubs & Adult Entertainment

For 11 years, we've been a market leader for Restaurant, Bar & Tavern business.

Our exclusive program offers...

Stability: We decline close to 1/3rd of the program accounts that are submitted to us – usually because of service related liquor violations or because the account is too much of a nightclub for our program appetite. As a result of our stringent underwriting approach, we can offer extremely competitive prices and forms while maintaining a very profitable loss ratio for our A- IX Best rated, carrier. We're here for the long haul.

Broad Appetite: Our appetite varies a little by state but, except in Oregon (where we don't write over 75% liquor), generally includes restaurants, bars and taverns which are free of service related liquor violations and liquor/assault and battery claims. We can consider most premises driven *incidental* exposures, including: highway road stops, gift shops, minimarts, liquor stores, gaming, a few motel or camping units, gasoline sales, etc. Limited entertainment is permissible.

We do not write nightclubs, adult entertainment or distressed business in program but have brokerage markets available with minimum premiums ranging from \$10,000 to \$15,000.

Outstanding Rates: Our estimated "hit ratio" varies by class and state as follows:

Alaska	20% ⁺ on restaurants in a soft market / 60% ⁺ in a hard market 80% ⁺ on taverns (up to 75% liquor) 50% ⁺ on bars (expected to rise with the recent departure of a market)
Colorado & Washington	20% ⁺ on restaurants in a soft market / 40% ⁺ in a hard market 70% ⁺ on taverns (up to 75% liquor) 20% ⁺ on bars
Oregon	20% ⁺ on restaurants in a soft market / 40% ⁺ in a hard market 70% ⁺ on taverns (up to 75% liquor)

Outstanding Forms: We have a strong broadening endorsement and several tweaks that are uniquely ours. Full assault & battery limits are usually (but not always) provided. Our coverage advantages usually provide the "material difference in coverage" that may be needed to compete against admitted paper in some states.

Outstanding Service: Our goal is to respond to new business in 24 to 48 hours – unless the effective date is more than 30 days out. We try to at least tentatively quote renewals 30 days out. We don't always make it but that's the goal. We can usually respond to rushes on a same day basis.

Outstanding Program Commission	<u>Package Policies – New & Renewal</u>	<u>Monoline Policies – New & Renewal</u>
	First submitted on line – 12.5% Submitted otherwise – 10%	First submitted on line – 10% Submitted otherwise – 7.5%

Producers with 12 or more active policies with us receive an extra 2.5% commission on all accounts. For additional details, please see our program web page at the address below.

Outstanding Financing: We offer an unbelievable, but *optional*, financing plan that will not only help you take business from your competitors but will make it extremely difficult for them to take business from you at renewal. Specifically, we offer a down payment of roughly 9% of the premium, *including* taxes and fees – and 11 monthly payments, also of about 9%. This plan will save your client hundreds, if not thousands, of dollars at binding.

For additional program details, and to submit on line applications, please visit our program web page at:

<http://www.surpluslines.com>

Printable applications may be found at the same address and submitted to: applications@surpluslines.com