



Insential At A Glance

Insential, Inc. is wholesale insurance organization, operating from a national platform, providing our partner agents/brokers insurance solutions utilizing both admitted and non-admitted carriers. Our brokerage team brings our customers established relationships with a broad range of domestic and foreign specialty underwriters. Whether your client's needs are driven by exposure, loss record, or capacity...we can help.

- **Brokerage Services** – Providing established brokerage experience and longstanding underwriter relationships in the areas of:
 - **Primary and Excess Casualty**
 - **Primary and Excess Property**
 - **Inland/Ocean Marine**
 - **Financial Services**
- **Program Administration** – Current programs available for sports & special events
- **Benefits** – Employer-paid & Voluntary Products include Fixed-Indemnity Limited Medical, Group Supplemental & GAP plans, High Deductible Major Medical, Partially Self-funded Hybrid Plans, Critical Illness, Pharmaceutical Benefits. Ancillary group benefits options for Dental/Life/Vision/Short-Term Disability, and Long-Term Disability.
- **Consulting Services** – Offering program consulting to agents, brokers, and insurance carriers. If you have a specialty book and would like to build a proprietary program around it, we can help.

Casualty Lines

Commercial General Liability, Products Liability/Recall, Commercial Auto, Workers' Compensation, and Umbrella/FF Excess. Coverage availability for Commercial Auto and Workers' Compensation is based on both geographic and carrier appetite restrictions. The other lines listed, and more, are available for all classes and all states. Classes most commonly placed through Insential, Inc., include:

- **Construction** – Commercial/Residential – Artisans/GC – includes project specific and wrap-ups.
- **Entertainment** – High Volume Liquor Sales, Includes Restaurants, Bars, Taverns, and Nightclubs. Providing GL only, GL/LL package and limited stand alone liquor. Excess Liability is also available.
- **Environmental** –All size facilities and contractors with simple to complex environmental exposures to include fixed sites, real estate/transactional, lender liability, closure/post closure, environmental contractors/consultants and a broad range of non-environmental contractors. Products Pollution also available.
- **Energy / Oil & Gas** – Broad market access for all lines or on a stand alone basis for each line of business. Includes Geophysical Land Exploration, Surface Mining, and Renewable/Alternative Energy Risks
- **Manufacturing including High Risk Products and Products Recall** – Consumer / Medical / Industrial Products, Pharma/Nutraceutical, Chemical Risks.
- **Marine General Liability and Bumpershoot** - Wet Contractors, manufacturers and more.
- **Premises/OL&T** – Commercial Properties, Habitational (Apartments & Condos), Subsidized Housing, etc
- **Railroad Operations** – Railroad Liability/Railroad Protective.
- **Sports and Special Events** – GL and participant medical coverage – Sports Teams, Camps, Leagues, Races, Tournaments, Concerts, Fairs, Festivals, Weddings, and much more.
- **Commercial Auto** – While we welcome your Insured's fleet business, our primary Auto Liability carriers do not have appetite for over the road exposure. However, we do have especially competitive Umbrella and Excess carriers for local and intermediate truckers or operations with large fleet exposures. We can assist with stand alone truck physical damage as well.

Commercial Property

Given Insential's national scope and underwriter relationships, we are able to aggressively address a wide variety of property-related exposures and risk modeling/structures. Exposures / Modeling most commonly placed through Insential, Inc., include:

- **Ground up capacity placements**
- **Primary layer**
- **Excess layers**
- **Deductible buydowns**
- **Catastrophe cover – including stand-alone wind.**
- **High-risk placements - including vacant or unprotected and/or loss prone risks.**
- **Warehousing, Municipalities, Habitational, Healthcare Facilities, Equipment Dealers and Office Buildings**

Inland Marine

Insential has established relationships for small to large mainstream and high hazard Inland Marine risks located throughout the country. Global placements are available with foreign and domestic markets. Classes and Coverages most commonly placed through Insential, Inc., include:

- **Contractor's Equipment**
- **Riggers Liability**
- **Energy**
- **Builder's Risk**
- **Installation Floater**
- **EDP/Data Processing**
- **Radio/TV Equipment**
- **Motor Truck Cargo**
- **Transportation Floater**
- **Warehouseman's Legal Liability**
- **Auto Physical Damage**

Financial Services

Through open brokerage and strategic relationships Insential provides a broad range of financial services products for small to large businesses whether operating as for profit, or not for profit entities. Classes and Coverages most commonly placed through Insential, Inc. include:

- **Directors and Officers Liability**
- **Professional Liability**
- **Employee Practices Liability**
- **Fiduciary Liability**
- **Crime**
- **ERISA Bond**

Utilizing Admitted and Non-Admitted Carriers, the Insential brokerage team operates throughout the country with an established record of achievement. Our shared goal is to serve our partner agents aggressively, utilizing longstanding underwriter relationships and experience to properly respond to their client's needs. *REMEMBER – We welcome your toughest accounts.*

We would ask you to note the information provided is an overview. Please don't hesitate to contact us with any client needs you may have that are not reflected here.

Please contact us at www.insential.com, or Toll Free at (888) 571-6160.