

USBN / XL Insurance Agents & Brokers Program Parameters

Limits are available from \$100,000/\$200,000 to \$5,000,000/5,000,000

Deductibles range from \$1,000 to \$100,000

Retail accounts up to \$10,000,000 in commissions will be considered as well as wholesale & MGU accounts up to \$5,000,000 net retained commission

Agents must have at least 3 meaningful years of experience in the industry

Ineligible classes:

Wet marine, aviation, more than 36% LA&H, significant loss history, TPA's, medical malpractice, crop, bonds

First Dollar Defense is available on retail accounts with deductibles up to \$15,000, commissions of \$1,500,000 or less and no claims for an additional charge

Defense outside limits is available on most accounts for an additional charge

Insolvency Coverage is limited to AM Best B+ or better companies

Policy form provides coverage for punitive damages where allowed by law

*All accounts are individually underwritten and may not qualify for all coverages