

OVERVIEW OF RISK CLASSES

TRADE CONTRACTORS

- Electricians
- Plumbers
- Paving
- Grading
- Cable Installation
- HVAC
- Drywall
- Flooring Installation
- Landscaping
- Painting
- Septic Tank Installation
- Solar Panels
- Sewer
- Swimming Pool
- Water Mains
- Tile
- Plastering
- Masonry
- Concrete
- Carpentry
- Roofing
- Siding
- Street & Road
- Traffic Control
- Flaggers
- Snow Removal
- Alarm Service & Installation (no monitoring)

RETAIL STORES

- Grocery
- Electronic/Game
- Clothing
- Book/CD
- Quick Lube
- Bakeries
- Carpet/Flooring
- Pet

GENERAL CONTRACTORS

- Commercial GC's including:
 - Office Buildings
 - Schools
 - Post Offices
 - Nursing Homes
 - Shopping Centers

EDUCATIONAL

- School Districts
- Charter Schools
- Colleges
- Universities
- Trade Schools
- Misc. Training Facilities

PUBLIC/SOCIAL SERVICES

- Adult Day Care
- Thrift Stores
- Religious Organizations
- Labor Unions
- Performing Arts Centers
- Churches
- Toll Roads/Bridges
- Law Firms

GARAGE

- Auto Dealers
- Auto Repair
- Towing
- Truck Repairs
- RV Dealers
- Parking Garage Operations

HOSPITALITY

- Restaurants
- Sports Taverns/Bars
- Hotels/Motels
- Fast Food
- Bed & Breakfasts
- Fishing Lodges
- Rooming Houses
- Swim Clubs
- Country Clubs

RESIDENTIAL RECONSTRUCTION

- Homebuilders in 30 States
- Limited to non-CD States
- Artisan Contractors

SERVICES

- Fruit/Vegetable Harvesting
- Janitorial Services
- Laundromats
- Pest Control
- Dairies/Milk Processing
- Real Estate Agents
- Health Clubs
- Detective Agencies
- Employment Agencies

MANUFACTURERS

- Abrasive Wheel
- Auto Non-Operating Parts
- Water Softening Equipment
- Concrete
- Electrical Equipment
- Food Products
- Metal Goods
- Tool/Equipment
- Wire Goods

MISCELLANEOUS

- Quarries
- Zoos
- Veterinarians
- Car Washes
- Dwellings
- Foundries
- Grain Dealers
- Dental Laboratories

CONTACT US

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COMPANY PROFILE

WHO ARE WE?

McGowan Excess & Casualty (MEC) is a privately held Managing General Underwriter and Specialized Lines Broker that provides customized and innovative product solutions for a broad range of commercial customers. We underwrite on behalf of financially strong carriers and can provide both admitted and non-admitted policies. We are staffed by veteran underwriters who are experts in their respective fields.

CORE COMMERCIAL CAPABILITIES

Our core commercial capabilities include:

- Umbrella/Excess "In-House" Binding Authority Programs
- Casualty Brokerage Unit
- General Liability & Package Binding Authority
- Specialty Insurance Including Accident & Health

We look forward to doing business with you.

Industry Experts.



BROKERAGE CAPABILITIES

As a Specialty Lines Insurance Broker, McGowan Excess & Casualty (MEC) is committed to providing our Retail and Wholesale brokerage partners with customized product solutions. There are times when, due to class of business, required capacity, or pricing, that a risk does not fit within our Umbrella or Primary Casualty Pen markets. When requested, we can seamlessly broker accounts to a number of our A.M. Best "A" Rated Markets. The end result is, like with our Pen Markets, we provide you with a comprehensive product solution.

UMBRELLA BROKERAGE EXAMPLES

- Contracting – focusing on midsized and larger contractors, including General Contracting capabilities in New York state.
- Residential construction in most states
- Restaurant/Hospitality risks, including liquor liability. Upscale nightclubs as well.
- Manufacturers of all types
- Schools and Churches
- Truckers and other auto-dominant risks
- Real Estate, including: senior, student, and subsidized housing
- Food and Drink processors and distributors

We have access to over a dozen markets that have a broad range of underwriting appetites

PRIMARY BROKERAGE EXAMPLES

In addition to our Umbrella/Excess brokerage capabilities, we have access to a significant number of primary General Liability markets. Our strengths are in the following area:

- Contracting – focusing on midsized and larger contractors, including General Contracting capabilities in New York state.
- Restaurant/Hospitality risks, including liquor liability
- Manufacturers of all types, including: valve, tool, and transmission manufacturers as well as machine shops
- Oil & Gas related contractors

UMBRELLA PEN MARKETS

UMBRELLA & EXCESS LIABILITY INSURANCE

ELIGIBLE CLASSES

- Trade Contractors
- General Contractors
- Residential Construction
- Retail Stores
- Educational
- Garage
- Services
- Hospitality
- Manufacturers
- Miscellaneous

Restrictions to residential contracting apply in CD States and in New York due to Labor Law

PRODUCTS

- Three Stand-Alone Umbrella Pen Markets

LIMITS

- \$10MM or more depending on insurance carrier

UNDERLYING FINANCIAL RATING

- A-/VII or better (with some exceptions)

"SWEET SPOT"

- \$7,500 to \$75,000 in Umbrella Premiums

TERRITORY

- Nationwide

VOLUME COMMITMENT

- None

Here's some accounts you don't see every day, but we write them!

- Quarries
- Zoos
- Veterinarians
- Car Washes
- Dwellings
- Foundries
- Grain Dealers
- Dental Laboratories
- Mix-In-Transit Operators
- Sand & Gravel Haulers
- Tow Trucks
- Non-Emergency Ambulances
- Homebuilders in 30 States
- Street & Road
- Traffic Control/Flaggers
- Project Specific Policies



SPECIALTY/ ACCIDENT & HEALTH



ELIGIBLE CLASSES

- Club & Intramural Teams
- Clinics & Leagues
- K-12 Schools
- Special Events (1 day or longer)
- Day Care, Nursery Schools & Pre-schools
- Intercollegiate Athletic Insurance
- Camps—Sports & Non-Sports
- Before & After Care Programs
- Religious Groups
- Fitness Clubs
- Dance Studios
- Martial Arts Facilities
- Volunteer Groups

CARRIER

- "A" Rated Carriers/Admitted Paper

TERRITORY

- Nationwide

SPECIAL FEATURES & COVERAGES

- Accidental Death & Dismemberment: \$2,500; \$5,000; \$10,000; \$25,000; or \$50,000
- Accidental Medical: \$5,000; \$10,000; \$25,000; \$50,000; or \$100,000
- Deductibles: \$0-\$10,000
- Dental Limits: Included in Accident Medical Expense Limits
- Excess Coverage

PRIMARY CAPABILITIES



PRIMARY LIABILITY INSURANCE

ELIGIBLE CLASSES

- Vacant Land
- Vacant Buildings
- Restaurants
- Sandwich Shops
- Warehousing
- Apartment Buildings (including multi-use)
- Bars/Taverns (no dance floors)
- Concrete Mix-in-Transit
- Sand or Gravel Digging
- Auto Repair Shops
- New Ventures

PRODUCTS

- General Liability and Property (only when packaged with GL)

LIMITS

- GL: \$1MM Occurrence/\$2MM Aggregate
- Property: Up to \$5MM TIV (any 1 location)

CARRIER

- "A"/XV (Non-Admitted)

MINIMUM POLICY PREMIUM

- General Liability: \$1,500-\$30,000 (in most states)—plus fees & taxes

TERRITORY

- Most states
- Currently not available in: AK, DE, or HI

SUBMISSION REQUIREMENTS

- Standard ACORD applications and three (3) years of currently valued, carrier loss runs

Ask us about our Boiler & Machinery and Flood Products!