



MARKETING GUIDE



Thank you for your interest in placing business with NEW AGE.

Our mission is to build long-term partnerships with our retail brokers as well as our insurance carriers.

Among our core values – Timely and Quality Service – is something that the entire team at NEW AGE embraces.

ADRIATIC

Commercial Auto Physical Damage and Motor Truck Cargo. School Buses, Trucking, Livery including: Uber and Lyft, taxi's, limousines, ambulance & Non-Emergency Medical Transportation.

AIG

Walk-in-Medical Facilities, Healthcare Facilities (more than 50 classes) Environmental, Inland Marine, Cyber Liability Alarm and Telecommunications, Educational Institutions, Human Services, Lexington Property, Liquor Liability, Umbrella

AMTRUST

BOP, Package, GL, Workers Comp, LRO, Office, Grocery, Restaurant, Beauty Parlor, Auto Repair, Apartments

APPLIED UNDERWRITERS

Workers Comp – Hard to Place with \$250K min premium; Painting, Carpentry, Drywall, Plumbing, Landscaping, Tree Pruning, Crane Operations, Trucking, Trash Hauling, Logging, Sawmills, Masonry, Excavation, Sand & Gravel and more.

ARCH

GL & Package Policies for small to medium commercial accounts including Lessors Risk, Retail Stores, Condominium and Townhouse Associations, Trade and General Contractors, Vacant Buildings and more.

ASSOCIATED MUTUAL

BOP, Package, Homeowners (3 years policy) – Food Trades, Beauty Parlor, Barber Shops, Nail Salon, Book Store, Pet Groomers, Clothing Store, Laundromats, Florist, Hardware, Liquor, Variety Store, Dry Cleaning, Shoe Store, Beverage Store, etc

ASSURANT FLOOD SOLUTIONS

Flood Program – Commercial and Residential Properties

ATLANTIC CASUALTY

General Liability – Artisan, General Contractors, Lessors Risk, Caterers, Warehouses, Distributors, Real Estate Property, Apt Buildings, Truckers, etc. Commercial Property – Strip Centers, Apartments, Restaurants, Mercantile, etc.

BUSINESS RISK PARTNERS

Insurance agents E & O, Management Liability, Sexual Misconduct & Molestation, Miscellaneous Financial Institutions, Excess, Active Assailant & Threat, Architects & Engineers and more

CANNABIS/HEMP/CBD PROGRAMS

Package, Property, Crop, GL, Excess, Products, Workers Comp, Cargo. *(From Seed to Sale)*

CBIC

General Contractors, Trade Contractors, New Ventures (3 years construction experience) New Residential Construction

CENTURY INSURANCE GROUP

Commercial Property, Commercial Liability, Contractors GL, Umbrella, Excess Liability

CFC

Professional Liability, Hard-to-Place Professions, Emerging Risks, Misc. Professional Liability, and more

CIMARRON

Workers Comp – Home HealthCare, Small Trucking, Social Services, 24 Hr. operations, Lapse in Coverage, New Ventures

LION INSURANCE CO., STATE NATIONAL, CHUBB, AIG

Workers Comp PEO (Professional Employer Organization) program, No up-front deposits, No down payment or audit on WC. Handles functions such as payroll, benefits, tax remittance and related government filings, benefit plans, etc.

DB INSURANCE

Habitational, Apartments, Condominiums, Co Ops, Homeowners, 1-2 Family Owner Occupied Homeowners

DUAL

Package, Property, GL, Contractor, Umbrella, Professional Liability – Apartment, Condo, Over 120 Approved Contracting Classes

EMPLOYERS

Workers Comp for small to mid-size business

HCC

Special Events – Fairs and Festivals, Parties, Conventions, Trade Shows, Conferences, Sporting Events, and more

HIGHVIEW

Workers Comp specializing in Ambulance Operation, Daycare Centers, Construction, Manufacturing, Scaffolding, Concrete Work and many more. MP \$25K

KINGSTONE

Homeowners, Dwelling Fire, Physical Damage Only for Hire, Canine Liability

LANCER

Commercial Auto, Garage Keepers – Motor Carrier, Towing risks, Garage Dealers (used car), Garage Nondealers, Service Stations, Auto Repair, Auto Body, Muffler Shops, etc. Auto Dealer/Transporter Plate, Dealers Physical Damage, Driving Schools, Garage keepers, Garage Liability (including convenience stores)

LEXINGTON

Hard-to-Place Property, GL – Financial Lines, Healthcare, Real Estate, Manufacturing, Municipalities

LLOYDS

Commercial Auto / Trucking - NTL / GL Physical Damage / Motor Truck Cargo (new ventures require 3 years)

Coastal Homeowners – seasonal without primary residence, Hard-to-place and declined risks; specialty liability, professional, Commercial Package, Property, GL, Owner Occupied 1-2 Family, Tenant Occupied

MAYA ASSURANCE

Commercial Auto Liability for the Livery industry including Taxicab, Limos, Uber, Lyft etc. NEMT, for-hire vehicles that are operated by the owner or named drivers, corporations, and mini-fleets.

MERCHANTS BONDING COMPANY

Contract Surety Bonds including Bid bonds, Performance bonds, Payment bonds, Maintenance bonds, Subdivision bonds, Probate bonds

MID-CONTINENT

Contractors – including Residential Homebuilders, New Ventures (3 years construction experience)

MID-SOUTH

Workers Comp – Competitive market for contracting classes

MOTOR TRANSPORT MUTUAL, RRG

Long Haul Trucking Liability

NATIONAL LIABILITY & FIRE

Workers Comp including Artisans, Janitorial Services, Home Health Care, Auto Service and Repair and more

NAUTILUS INSURANCE GROUP

General Liability, Apt. Buildings, Contractors (Subcontracted Work), Remodeling Contractors, Excavators, Roofers (Residential), Welding, Cutting, Truckers, Restaurants (with cooking), Apartments w/merc up to 10 units, Apartments w/o merc 11-30 units, Hotels & Motels, Day Care or Schools, Car Washes.

NEW EMPIRE ENTERTAINMENT GROUP

Package. GL, Property/Inland Marine, Equipment Floaters, Rental Equipment, Business Auto, Workers Comp, Umbrella, Filmmaking (short term/low budget), TV Production, Student Films, Touring Musical Groups, Concert Venues (stadiums, playhouse, theaters, etc.)

Actors & Entertainers, Recording Studios, and so much more.

NORMANDY

Workers Comp – Construction and Non-Construction

NORTHFIELD

Auto service & repair facilities, Bike rentals, Contractors, Convenience stores, Day care centers (child and adult), Funeral directors, Garbage (refuse haulers), Habitational risks, Janitorial services, Lawn care services, Manufacturers, Restaurants/bars/taverns, Shelters and Rehabilitation centers

PENN-AMERICA GROUP

Casualty & Property – Artisan contractors, Day care facilities, Garage – service and repair, Retail mercantile, RPGs, Roofers.

Miscellaneous Professional Program – Beauty & Nail salons, Barber shops, Counselors, Health & Exercise clubs, Pet groomers & Trainers, Tanning salons, Teaching professional, Vocational schools

PENNSYLVANIA LUMBERMANS

Package – Lumber, Woodworking and Building Industry

PRIME

Package, Property, GL, Commercial Auto, Long Haul Trucking – Hard to Place and Declined Risks

PROSIGHT

Businesses and individuals involved in filmmaking, music, special events, sports & leisure, equipment rentals, venues, and shell corporations of entertainers and professionals in the entertainment industry. Offering: GL, Property and Inland Marine, Equipment Floaters, Rented Equipment, Business Auto, Workers Comp, Umbrella, E & O, and Misc. Prof. Liability

RLI

Inland Marine – Standalone DIC Policy

RMS HOSPITALITY

Package, GL, Workers Comp – Nightclubs, Adult Clubs, Live Music Venues, Lounges, Sports Bars, Pubs & Taverns, Comedy Clubs. National Franchise Food Program

ROCKINGHAM CASUALTY

Workers Comp for Construction, Healthcare and more

ROUNDHILL

Package – Apartment and Dwelling (10 units or less)

RTW

Workers Comp – Standard Small Business and Hard-to-Place accounts

SENECA

Commercial– Builders Risk, Rehab/Renovation, Contractors Equipment, Warehouse Legal

SHELTERPOINT

DBL, Paid Family Leave

SPINNAKER

Homeowners, Dwelling Fire, Condominiums

STARSTONE

Workers' Compensation – Contractors, New Ventures, Trucking, Home Healthcare and more. Lapse in coverage considered

STATE NATIONAL

Commercial Auto, GL/PL

STILLWATER

BOP, Personal Umbrella

UNITED SPECIALTY

Commercial Auto Liability, For Hire Box Trucks, Livery, Ambulettes, Physical Damage, CA, CO, GA, IN, MD, MO, NC, NJ, OH, OR, PA, TN, TX, VA. NEMT (Non-emergency medical transportation) Artisan Contractor Program (CA, OR, NV, AZ, TX)

UTICA FIRST

BOP, GL, Contractors, Beauty Parlor, Nail Salon, Barber Shops, Book Store, Pet Groomers, Clothing Store, Laundromats, Auto Repair, Florist, Hardware, Liquor, Variety Store, Dry Cleaning, Shoe Store, Beverage Store, etc. and Homeowners

VICTOR O. SCHINNERER

Non-Profit, Cyber Security, Builders Risk and more

WESTCHESTER

BOP, Package, GL, Property, Professional – Vacant Building / Land, Liquor Liability, 1-4 Dwelling, Office, Distributor for Clothing, Bakery, Pet Store, Electronics, Hardware, Florist, Carpentry, Drywall, Electrical Work, Painting, Plumbing, Tile Work, etc.

WESTERN WORLD

GL, Contractors, Commercial Property, Umbrella, Garage, Mixed Use





Be part of our National Aggregator Programs!

Get direct carrier access with a simple appointment process, allowing you to quote, bind, and issue policies online in minutes.

No agency is too big or small for our Aggregator Programs!

Register now at newageins.com/aggregator



- Coverages: Workers' Compensation
- Carriers: AmTrust
- Currently available in: CT, FL, GA, IL, MA, MD, NC, NJ, NY, PA, TX



- Coverages: BOP, General & Professional Liability, Excess Liability, Workers' Comp., Flood, Cyber
- Carriers: Accredited Surety and Casualty Company, Blackboard, Liberty Mutual, Hiscox, CORE, Employers, Pinnacle, Neptune, Coalition
- Currently available Nationwide



1. CANNABIS Quote (submit to bind)
2. Builders Risk, Commercial LRO, Contractors, Special Events
 - Separate registration required for programs 1 & 2
- Carriers: Sierra Specialty Insurance Company



- Coverages: Airbnb / Vrbo, Landlord, Multi-Family Unit Dwelling, Renters (Short & Long Term)
- Carriers: Obsidian - Admitted / Fortegra, Trisura - Non-Admitted / Available in 40+ states



- Coverages: BOP, General Liability, Professional Liability
- Carriers: Benchmark Insurance Co. / Clear Spring Insurance (FL)
- Currently available Nationwide



- Coverages: Contractors General Liability, eCommerce (Etsy, Amazon, etc.), Personal Services
- Carriers: Markel, State National Insurance Company



- Coverages: Business Owners Policy, Commercial Property, General Liability, Professional Liability
- Carriers: NEXT Insurance Company
- Currently available Nationwide except: CA, CT, FL, KY, LA, MA, NJ, WV, WY



- Coverages: Contractors, Lessor's Risk, Vacants, Restaurants, Bars & Taverns, Retail & Services, Monoline Property, Cyber Liability
- Carriers: Crum and Forster, Hiscox, Westchester, Markel, Nautilus, Navigators, Penn-America, VAVE, Velocity Risk, Baleen Specialty, Atrium, others



- Coverages: BOP, General Liability, Inland Marine, Professional Liability, Cyber
- Carriers: Harborway, Clear Blue Specialty, Accredited, ARCH Insurance, Hiscox, RLI, CNA, Travelers, Liberty Mutual, SolePro, biBerk, Employers, Markel, Cerity, others
- Currently available Nationwide



- Coverages: BOP, General & Professional Liability, Workers' Compensation, Commercial Flood, Cyber
- Carriers: CNA, Coterie, Homesite, Markel, Hiscox, Amtrust, Employers, Neptune Coalition, Amerisafe, Rainbow



TRUCKING MARKET



AUTO LIABILITY GUIDELINES

- Up to 30% off for safe driving at renewal
- Targeting 1-25 power units at bind
- Growth of 2 additional power units per quarter allowed above the original cap of 25 units
- 2 years minimum driving Experience with like vehicle
- Class 2 through 8 available - including hotshots
- All drivers and vehicles must be scheduled to extend coverage (all coverages)
- Tractors and trailers must be newer than 23 years old
- Dashcam or electronic logging device (ELD) connection required - ensure more accurate claim dispute solution and enables driver safety coaching
- Non-admitted auto liability states include:
AL, AR, AZ, CA, CO, DE, FL, GA, IA, ID, IN, MD, MI, MN, MO, MS, NH, NJ, OK, OR, PA TN, TX, UT, VA, and WV
- Admitted auto liability states include:
FL, GA, IL, NC, NV, OH, SC, and WI with more coming soon



Dirt, Sand, and Gravel (DSG) Haulers Program



PROGRAM HIGHLIGHTS

- Auto Liability Carrier (AL):
- ASCOT (Accredited to follow soon).
- Other Coverages:
APD and MTC can be quoted as packaged deals or monoline options



OPERATIONS

- Eligible Operations:
 - Dump Trucks (Hauling dirt, sand and gravel)
 - Dump Trailers
 - Mixed vehicle operations
- Ineligible Operations:
 - Dump Trucks hauling non-eligible commodities (e.g., flyash, asphalt)
- Currently available:
CA, GA, IN, MD, MI, MS, PA, TN, TX
- Soon to be available:
FL, NJ, NC, OH, SC, WI



AUTO PHYSICAL DAMAGE, MOTOR TRUCK CARGO, NON-TRUCKING LIABILITY and GENERAL LIABILITY GUIDELINES

- Targeting 1-75 power units
- Risks can be written as a package or on a standalone basis (all coverages)
- 2 years minimum driving experience with like vehicle
- Tractors and trailers must be newer than 23 years old
- Refrigeration breakdown available if trailers are less than 10 years old
- \$7,500 towing & storage limit (APD) included with options up to \$25,000



EXCLUDED CLASSES

- Mobile homes • household good movers • hazmat haulers • logging, garbage/refuse/scrap • double or triple trailers • cement • OS/OW loads • residential delivery • owned goods • livery operations / courier operations

Se Habla Espanol

Not all products available where New Age is licensed
New Age is licensed in all 50 states & DC



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**NEW AGE UNDERWRITERS AGENCY, INC.
NEW AGE INSURANCE SERVICES, INC.**

*This may be a partial listing of our Carriers/Programs.
Please contact our Business Development Team for further details.*



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**PLEASE SEND ALL *NEW SUBMISSIONS* TO
*submissions@newageins.com***

*Not all products are available in all states where we are licensed.
We are currently licensed in 50 states.*

Let us help take your agency to the next level!

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