

# DGA MARKETS & PROGRAMS

DGA Insurance Services, LLC



NEW YORK

CALIFORNIA

COLORADO

FLORIDA



[www.dgainc.com](http://www.dgainc.com)

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# About Us

## DGA Insurance Services, LLC

We are a nationwide binding and brokerage platform that takes pride in offering top-notch market access to independent agencies. Ranging from main street, middle-market, and difficult to place, niche accounts – DGA has the expertise and market access to set your agency apart. With office locations in New York, Florida, Colorado, and California, we guarantee a tailored approach to your agency's individual needs.

### Ease of Doing Business

Combining the strengths of our long-established relationships and cutting-edge technology makes doing business easy for you. Commitment to service is the foundation of our company. All companies talk about service, but we stand behind it, and ask that you measure us by the following:

- New Business Quotes – 24-hour response time. Our objective is to provide a quote as soon as we receive a submission.
- Binders – Same day response.
- Endorsements – Same day response.
- Phone calls and E-mails – Same day response.

When same day quoting is not enough, we offer:

- Commercial and personal lines online quoting engines available to you 24/7 at [www.DGAInc.com](http://www.DGAInc.com).



- Real Time Comparative quoting – Our customized system can be installed on your computer and allows you to quote our personal lines markets 24/7.

We have several of our companies included – with more coming!

### DGA Offers Complimentary Quoting Access for the Following Raters:



### DGA Service Express Team

This team is focused on handling all of your servicing needs. Your Customer Service Representative is assigned specifically to your agency and will give account specific information at the touch of a button.

Every retail agency is different. Our unique service options provide the flexibility to meet your changing needs.

### Renewal Team

We are dedicated to keeping all of your renewals. We evaluate your renewals to make sure they are properly placed. We seek and identify cross selling opportunities as well as providing alternative quotes.

### Underwriting Teams

We built our Underwriting Teams with people who demonstrate the following:

- Knowledge – we invest in insurance education
- Creativity – we are able to structure comprehensive insurance solutions
- Teamwork – we work together to support you
- Dedication – we go the extra mile

### For more information, onboarding, or training

Please email Maria Rivera at [mrivera@dgainc.com](mailto:mrivera@dgainc.com)

# Integrity – Honesty – Professionalism

Our aggressive underwriting approach combined with our knowledge of products and markets, gives us the competitive edge. Our people and expertise are focused in these two areas:



## Commercial Lines

By representing a large number of carriers, we write business on both an admitted and non-admitted basis. Our products range from small, main-street BOP classes to large commercial risks including Real Estate, Restaurants, Contractors, Wholesale Distributors, Manufacturers, Commercial Auto, Umbrellas and Worker's Compensation.

Additionally, we handle specialty lines of business including Environmental Liability, Professional Liability, Management Liability, Foreign Primary Casualty, Ocean and Inland Marine.

## Personal Lines

We write everything! Our top products include: Coastal Risks, High Value Homes, Personal Package Policies, Personal Umbrellas, Personal Liability, Mobile Homes, In-Home Businesses, Seasonal and all types of Rental Properties including 1 – 4 Family Dwellings. We handle all “toys” including Motorcycles, Watercraft, ATV's, and Snowmobiles. Many of these can be included in a Personal Package Policy.



Our commitment to you is to help write new business, to retain your existing accounts and to increase your bottom line!

# Personal Lines Market List

## COMPANY

Adirondack  
AIG Private Client  
American European  
American Integrity  
American Modern  
Andover  
Associated Mutual  
Brit (Lloyds)  
Chubb Fidelity  
Edison  
FL Peninsula  
Gridiron  
Guard  
Heritage  
Hippo  
Integon  
Interboro  
Ironshore  
Kensington  
Kingstone  
Lemonade  
Lexington  
Liberty Manual/Safeco  
Lloyds  
London Underwriters  
Narraganset Bay  
National General  
National General Premier  
Neptune Flood  
Olympus  
Otsego Mutual  
PCIC  
Rivington  
RLI  
Rutgers  
Security Mutual  
Sterling  
Stillwater  
Topa  
Travelers  
Universal  
UPC  
USLI  
Utica First  
Velocity  
Wright Flood



**AUTO,  
MOTORCYCLE**



**FLOOD**



**LIFE**



**HOMEOWNERS,  
RENTERS**



**UMBRELLA**



**BOAT AND  
WATERCRAFT**



**SPECIALTY**



# Commercial Lines Market List

## COMPANY

ACE  
Admiral  
AIG/Chartis  
Allstate  
American European  
Amtrust  
Applied Underwriters  
Arch  
Argo  
Associated Mutual  
Attune  
Axis Group  
Beazley  
Bishopsgate (Lloyds)  
Braishfield  
Cambridge Mutual  
Century Surety  
CNA  
Colony  
Devon Park  
Dongbu  
Falls Lake  
Fidelity  
GNY  
Great American  
Guard  
Guide One  
Hamilton Ins.  
Hanover  
Hartford Steam Boiler  
James River  
KBIC  
Kemper  
Kingstone  
Kinsale  
Lancer  
Liberty Mutual  
Lloyd's  
Lloyds of London  
Merrimack Mutual  
MetLife  
Mount Vernon  
MUSIC / MESA  
National General  
Nationwide

## COMPANY

Neptune  
New Empire Group  
Northfield  
Penn America  
Pie  
Prime Specialty  
QBE  
Rutgers  
Samsung  
Security Mutual  
Seneca  
Standard & Preferred  
Starr Indemnity  
Starstone  
Statewide  
Stillwater  
Suitelife Hotel Program  
The Hartford  
Thimble  
Topa  
Travelers  
U.S. Liability  
United National  
USU  
Utica First  
Zurich



REAL ESTATE



CONTRACTORS



RESTAURANTS,  
BARS, CLUBS



BOPs



WORKERS'  
COMPENSATION








COMMERCIAL  
AUTO



WEB/PHONE  
QUOTING

## Personal Lines News Flash

DGA Insurance Services's Personal Lines Department continues to assist your office in both writing new business and retaining existing accounts. With a vast array of top-quality markets, we have the ability to write most types of Personal Lines risks including the following:

 <b>HOMEOWNERS</b> <ul style="list-style-type: none"><li>• 1-4 Family Owner Occupied</li><li>• 1-4 Family Tenant Occupied</li><li>• Condos &amp; Coops</li><li>• High Valued Homes</li></ul>	 <b>AUTOMOBILE</b> <ul style="list-style-type: none"><li>• Several competitive markets</li></ul>	 <b>BOPs For in Home Business</b> <ul style="list-style-type: none"><li>• Seasonal Homes</li><li>• Secondary Homes</li></ul>	 <b>HARD TO PLACE</b> <ul style="list-style-type: none"><li>• Claims, Coastal, Flood</li><li>• Flood</li><li>• Personal Umbrella including stand alone</li></ul>	 <b>WEB QUOTING</b> <ul style="list-style-type: none"><li>• 24/7 quoting capability</li><li>• Numerous eligible classes</li><li>• Special Events</li></ul>
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## Commercial Lines News Flash

DGA Insurance Services' Commercial Lines Department continues to add new markets and niches to assist your office in both writing new business and retaining existing accounts. With a vast array of top quality Admitted and Non-Admitted markets, we have the ability to write most types of businesses including the following:

### REAL ESTATE

- Apartment Buildings
- Commercial Lessor's Risk Occupancies
- Apartments with Mercantile and/or Offices
- Condos and Co-Ops
- Vacant Buildings and Buildings in the Course of Construction or Renovation

### CONTRACTORS

- Artisan and General Contractors
- Practice Policy Programs
- Owners Interest and Project Specific Programs
- Builders Risk
- We write all lines of coverage

### RESTAURANTS, BARS, TAVERNS, NIGHTCLUBS

- Very Competitive Product for White Table Cloth Establishments
- Family Style and Franchise Restaurants
- BOPs for smaller risks
- Risks with entertainment including clubs and lounges
- Liquor Liability including Assault and Battery Coverage



### BOPs

- Numerous admitted BOP markets with many eligible classes
- Business Income provided on an ALS basis

### WORKERS' COMPENSATION

- Numerous Mono-line WC markets with many eligible classes
- Facilities for large WC risks including Retros and Dividend Plans

### COMMERCIAL AUTO

- Fleet and Non-Fleet Exposures
- Contractor's Fleets
- Large Service and Sales Fleets

### WEB QUOTING/PHONE QUOTES

- Quoting capability via our website 24/7
- Numerous eligible classes
- Special Events
- NEW Phone Quote Faci





# Top Opportunities

## **1-4 Family Dwelling & Homeowners:**

Able to consider risks rented on an annual, seasonal or timeshare basis  
LLC, Partnerships, Corps and other entities are eligible for terms  
Schedules with up to 50 locations

## **Artisan Contractors:**

Over 30 classes available including electricians, farmers, painters, HVAC and carpentry contractors. New ventures are eligible.  
Ability to add blanket additional insured and waiver of subrogation

## **Beauty/Barber/Nail:**

Can consider barber shops, beauty or nail salons and independent contractors  
Rated on number of full and part time employees & Professional liability is included Salons with tanning and massage services acceptable

## **Childcare:**

Available for commercially licensed and residential childcare centers  
Coverages include Property and general liability, Abuse and molestation, Professional liability, and Defense reimbursement

## **Commercial Excess/Umbrella:**

Can consider writing over other carriers B++ rated or better  
Up to \$5,000,000 in limits available on most classes  
Over 700 eligible classes  
Minimum premiums starting as low as \$400

## **Truckers:**

Ability to write risks with up to 20 power units  
Rating based on units not payroll  
Can write property coverage on garage, truck repair or office buildings

## **Janitorial:**

Rated on number of full and part time employees  
Floor waxing up to 50% of total operations  
Optional coverages are available including Contractors Equipment, Rental Reimbursement, Lost Key Coverage, and Property Damage Extension

## **Lessors Risk Only (LRO):**

Broad appetite for tenant occupancy mercantile, nightclubs, restaurants and child care  
Buildings up to 100,000 total sq ft and up to \$1,000,000 TIV per location.  
The Office:  
Offers a comprehensive bundle of coverages for more than 50 different office classes: Accountants, Real Estate Agents, Doctors, Tax Preparers, Financial Planners  
Professional liability available on many classes

## **Residential Condo Investors:**



Available for residential condo units owned by individuals or corporate investors that are leased to others  
Ability to consider up to 100 units on one policy rented on a seasonal or annual basis

## **Apartments, Vacant Buildings & Land:**

Can consider vacant buildings, partially vacant buildings, vacant condo units, vacant leased space and risks with renovations – commercial or residential risks eligible  
No restriction on the length of vacancy  
No minimum earned premium, even for short term policies

# Contact Us



## LEADERSHIP

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## BUSINESS DEVELOPMENT

### EAST COAST

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