



Texas Security General

INSURANCE AGENCY, LLC.

2019 MARKETING REFERENCE GUIDE

GENERAL LIABILITY

Carrier	A.M. Best Rating	Classes	
Atlantic Casualty	A VIII	• Alarm Systems	• Manufacturing
Colony	A XIII	• Amusement Parks/Devices	• Mobile Home Installation
Hallmark Specialty	A- VIII	• Artisan Contractors	• Motels/Hotels
IAT Specialty	A- VIII	• Bars/Taverns	• Oil and Gas
Markel	A XV	• Boat Rentals, etc.	• Pest Control
Nationwide/Scottsdale	A+ XV	• Day Care/In-Home Daycare	• Private Clubs
USLI/Mt. Vernon/Devon Park	A++ XI	• Dwellings	• Restaurants
Westchester- A Chubb Co.	A++ XV	• General Contractors	• Roofers
Century Surety/United Specialty	A IX	• Grocery Stores	• Security Guards
Prime Ins Co	A VII	• Habitational	• Special Events
Arch Insurance Co.	A+ XV	• Health Spas	• Tanning Beds
Great Lakes	A+ XV	• Home Builders	• Tree Trimmers
		• Janitorial Services	• Truckmen
		• Landscape Gardening	• Welders
		• Logging and Timber	• Wrecking Yards

♦ Special Programs available for Oil and Gas, Farm Liability, Underground Storage Tanks, Day Care, etc.

COMMERCIAL PROPERTY, COMMERCIAL PACKAGE

Carrier	A.M. Best Rating	Examples	
Atlantic Casualty	A VIII	• Apartment Houses	• Pool Halls
Colony	A XIII	• Cabinet Shops	• Restaurants
Hallmark Specialty	A- VIII	• Churches	• Shopping Centers
IAT Specialty	A- VIII	• Convenience Stores	• Unprotected Property
Lloyd's at London	A XV	• Liquor Stores	• Vacant Property
Markel	A XV	• Motels/Hotels	• No Age Restrictions
Nationwide/Scottsdale	A+ XV	• Tiers 1 and 2 w/ Wind	
USLI/Mt. Vernon/Devon Park	A++ XI		
Westchester- A Chubb Co.	A++ XV		
ICAT	Various		
Great Lakes	A+ XV		
Century Surety/United Specialty	A IX		
Great American	A+ XIV		

♦Church Package ♦ Special Vacant Property Program
♦ Package Programs for Marinas

INLAND MARINE

Carrier	A.M. Best Rating	Products
ACE	A+ XV	• Builders Risk
Colony	A XII	• Cargo
Lloyd's at London	A XV	• Contractors Equipment
Markel Insurance Company	A XV	• Farm Equipment
Nationwide/Scottsdale	A+ XV	
Century Surety/United Specialty	A IX	
Great Lakes	A+ XV	
Great American	A+ XIV	

UMBRELLA / EXCESS - Personal and Commercial

Carrier	A.M. Best Rating		
Colony	A XII	Century Surety/United Specialty	A IX
IAT Specialty	A- VIII	USLI	A++XI
Markel	A XV	StarStone	A -

ENERGY - OIL & GAS

Carrier	A.M. Best Rating	Examples	
Atlantic Casualty	A VIII	• Acidizing/Cementing	• Oil or Gas Well Cementing
Burlington	A VIII	• Cleaning or Swabbing	• Oil Lease Operators
Hallmark Specialty	A- VIII	• Consultants	• Oil Lease Work by Contractor
Markel Insurance Company	A XV	• Drilling or Redrilling	• Oil Rig Erection
♦ Professional, Pollution, Blanket Waiver of Subrogation and Blanket Additional Insureds Available		• Geographic Exploration	• Pipeline Construction
		• Landman	• Pumpers/Gaugers
		• Machinery or Equipment	• Welding
		• Mud Loggers	

COMMERCIAL AUTO

Carrier	A.M. Best Rating	Classes	
Hallmark County Mutual	A- VIII	• Bob Tail / Dead Head	• Oil Field Service Units
Lloyds of London	A XV	• Contractors	• Physical Damage only
* National Indemnity	A+XV	• Distressed Fleet Accounts	• Retail Delivery
National General	A+XV	• Local, Inter. & LH Trucking	• Salt Water Haulers
Decus	Various		
Besso	Various		
*Fleet only/10 units or more		• Mobile Home Toters	• Waste Disposal Units

GARAGE LIABILITY, DOL, GKLL

Carrier	A.M. Best Rating	Examples	
Atlantic Casualty	A VIII	• Auto Repair Shops	• Motorcycles Sales and Service
Colony	A XII	• Body Shops	• Quick Change Oil
Century Surety/United Specialty	A IX	• Farm Machinery Repair/Sales	• Truck Sales and Service
IAT Specialty	A- VIII	• Mobile Repair	• Used Car Dealers
Nationwide/Scottsdale	A+ XV	• Boat Dealers	

PROFESSIONAL LIABILITY

Carrier	A.M. Best Rating	Examples	
Markel Insurance Company	A XV	Admiral Insurance Co	A+ XV
Nautilus	A+ XV	Prof. Liab. Ins Services	A
Arch Insurance Co.	A+ XV		
Great American	A+ XIV	• Accountants	• Medical Professionals
USLI	A++ XI	• Attorneys	• Oilfield Consultants
♦ Special Program for Insurance Agents E&O		• E & O, D & O, A & E	• Real Estate

ENVIRONMENTAL

Carrier	A.M. Best Rating	Examples	
ACE	A+ XV	• Bus Barns	• Gas Stations
Colony	A XII	• Drycleaners	• Quick Change Oil, etc
Markel	A XV	• Funeral Homes	• Underground Storage Tanks

PERSONAL LINES

Carrier	A.M. Best Rating	Products	
American Reliable	A XI	• Mobile Homes	• Home Based Business
Nationwide/Scottsdale	A+ XV	• DP1, DP2, DP3	• Excess Personal Umbrella
ICAT	A	• Homeowners 3	• Personal Umbrella
Great Lakes	A+ XV	• HO6 - Condo Owners	• Tiny Houses
Lloyd's of London	A XV	• High Value Homeowners	• Seasonal Dwellings
Beazley	A XIII	• HO4 - Renters / Tennant	
Geovera	A VIII	• Dwelling Pkg/Rental Dwellings	
Tower Hill Specialty	A- VIII	• Class 9 / 10	

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