



**Texas Security General**  
INSURANCE AGENCY, LLC.

**Commercial Lines**  
**Update**  
**April 2019**

## Market/Program News

### Inland "Wet" Marine:

- 1. New Product announced by our "A" Rated Carriers!**
2. Coverage for General, Bulk Liquid and Dry Commodities
3. Marine Contractors, Ship Repair, Terminal Operators, Charters and Service Vessels Welcome
4. Dock/Pier/Seawall/Bulkhead/Boathouse Construction, Service and Repair
5. Marine Appraiser and Surveyors
6. Watercraft Artisans including:
  - a. Repair and Services (including Hull)
  - b. Electronic Installation, Service and Repair
  - c. Watercraft Cleaning and Detailing
  - d. Rigging and Canvas Installation, Service and Repair
  - e. Watercraft Upholstery, Paint and body work
  - f. Watercraft Accessories, Equipment and Supply Stores

### Garage Liability:

- 1. TSGA now has five "A" Rated Markets for your Garage Risks**
2. New/Used (Non-franchise) Car Dealers
3. Auto Body and Paint Shops
4. Full Service Car Washes
5. Heavy Duty Truck Dealers and Repair
6. Auto Stereo and Alarm Installation
7. Motorcycle Dealer and Repair
8. Valet Parking (permanent, not 'for hire')
9. Many More! See our website for Applications and Supplementals.

### Commercial Property:

- 1. "A" Rated Markets available for your Tier 1 and 2 business, WITH WIND.**
2. Multiple deductible options available to offer flexibility to your insureds.
3. In-House quote authority up to \$15Million TIV available in some areas/classes
4. Monoline and Package coverages available

### Vacant Building and Land:

1. Multiple, Excellent Solutions here in Texas
- 2. Very desirable class of business for our carrier partners means competitive quotes for you!**

### Upcoming WEBINARS:

- Instant Phone Quote 04/16/2019 3:00pm-3:30pm
- Instant Phone Quote 04/23/2019 3:00pm-3:30pm
- Special Events: Quote/Bind/Pay 05/07/2019 3:00pm-3:30pm

**Think TSGA first for all your Commercial Lines Solutions!**

**Phone Quotes: 855-769-7807**

**New Submissions: [quotes@txsecgen.com](mailto:quotes@txsecgen.com)**



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## Personal Lines Update

April 2019

(Page 2)

### ICAT Coastal Homeowners Program:

- Wind included for Risks over 50 feet from water
- PPC 1-8
- 1% Named Storm Deductible
- Values from \$100K to \$5 Million
- Owner, Seasonal
- Short Term Rentals/ Air Bnb
- Long Term Rentals

### Great Lakes Coastal Dwelling:

Our Coastal Dwelling product continues to perform well. This is a wind included policy. No restrictions to the coast (No island business), primary/tenant occupied, Tier 1 Business only.

### QBE Coastal Homeowners:

Our Coastal Homeowners product is another great option continues to perform well. This is a wind included policy. Minimum 20 miles from the Gulf, PPC 1-8, Tier 1 & Tier 2.

### Tower Hill:

- Admitted Carrier
- Statewide Availability HO/DWLG/Condo/Mobile Home
- PPC 1-10; occasional rental coverage available
- Highly Competitive Renters Program- wind available in Tier 1, No restrictions on distance to water.
- Take Advantage of their \$20.00 Amazon Gift Card Promotion (see attached)

### Great Lakes Mobile Home:

This program has great flexibility and continues to be a success. No restrictions to water, wind included, Owner occupied only, Flood available.

### Beazley High Value:

Our High Value Market continues to hit it out of the park, they are competitive throughout the state and we have seen a lot of success in North Texas. They are most competitive between \$300K to \$1 million.

### Upcoming Webinars:

- Tower Hill Overview 04/18/2019 2:00pm-2:30pm
- Tower Hill Overview 04/25/2019 10:00am-10:30pm

Please continue to check [www.texassecuritygeneral.com](http://www.texassecuritygeneral.com) for updates.



# 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	<ul style="list-style-type: none"> <li>• Acidizing/Cementing</li> <li>• Cleaning or Swabbing</li> <li>• Consultants</li> <li>• Drilling or Redrilling</li> <li>• Geographic Exploration</li> <li>• Landman</li> <li>• Machinery or Equipment</li> <li>• Mud Loggers</li> </ul>	<ul style="list-style-type: none"> <li>• Oil or Gas Well Cementing</li> <li>• Oil Lease Operators</li> <li>• Oil Lease Work by Contractor</li> <li>• Oil Rig Erection</li> <li>• Pipeline Construction</li> <li>• Pumpers/Gaugers</li> <li>• Welding</li> </ul>
Burlington	A VIII		
Hallmark Specialty	A- VIII		
Markel Insurance Company	A XV		
<p>♦ <b>Professional, Pollution, Blanket Waiver of Subrogation and Blanket Additional Insureds Available</b></p>			

### GARAGE LIABILITY, DOL, GKLL

Carrier	A.M. Best Rating	Examples	
Atlantic Casualty	A VIII	<ul style="list-style-type: none"> <li>• Auto Repair Shops</li> <li>• Body Shops</li> <li>• Farm Machinery Repair/Sales</li> <li>• Mobile Repair</li> <li>• Boat Dealers</li> </ul>	<ul style="list-style-type: none"> <li>• Motorcycles Sales and Service</li> <li>• Quick Change Oil</li> <li>• Truck Sales and Service</li> <li>• Used Car Dealers</li> </ul>
Colony	A XII		
Century Surety/United Specialty	A IX		
IAT Specialty	A- VIII		
Nationwide/Scottsdale	A+ XV		

### 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	<ul style="list-style-type: none"> <li>• Accountants</li> <li>• Attorneys</li> <li>• E &amp; O, D &amp; O, A &amp; E</li> </ul>	<ul style="list-style-type: none"> <li>• Medical Professionals</li> <li>• Oilfield Consultants</li> <li>• Real Estate</li> </ul>
Great American	A+ XIV		
USLI	A++ XI		
♦ <b>Special Program for Insurance Agents E&amp;O</b>			

### ENVIRONMENTAL

Carrier	A.M. Best Rating	Examples	
ACE	A+ XV	<ul style="list-style-type: none"> <li>• Bus Barns</li> <li>• Drycleaners</li> <li>• Funeral Homes</li> </ul>	<ul style="list-style-type: none"> <li>• Gas Stations</li> <li>• Quick Change Oil, etc</li> <li>• Underground Storage Tanks</li> </ul>
Colony	A XII		
Markel	A XV		

### PERSONAL LINES

Carrier	A.M. Best Rating	Products	
American Reliable	A XI	<ul style="list-style-type: none"> <li>• Mobile Homes</li> <li>• DP1, DP2, DP3</li> <li>• Homeowners 3</li> <li>• HO6 - Condo Owners</li> <li>• High Value Homeowners</li> <li>• HO4 - Renters / Tennant</li> <li>• Dwelling Pkg/Rental Dwellings</li> <li>• Class 9 / 10</li> </ul>	<ul style="list-style-type: none"> <li>• Home Based Business</li> <li>• Excess Personal Umbrella</li> <li>• Personal Umbrella</li> <li>• Tiny Houses</li> <li>• Seasonal Dwellings</li> </ul>
Nationwide/Scottsdale	A+ XV		
ICAT	A		
Great Lakes	A+ XV		
Lloyd's of London	A XV		
Beazley	A XIII		
Goovera	A VIII		
Tower Hill Specialty	A- VIII		

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

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**Texas Security General**  
INSURANCE AGENCY, LLC.

And Binding a Policy with  
Tower Hill® Specialty  
brings you a  
\$20 Amazon Gift Card

For each \*policy bound with Tower Hill Specialty beginning Monday, April 8<sup>th</sup> through Friday, May 31<sup>st</sup> we will shower you with a \$20 Amazon Gift Card. *Plus, follow us on any of our social media sites and we will give you a one time \$5 Amazon Gift Card.*



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

\*HO4 Tenant/Renters bound policies are not eligible for this offer  
Gift Cards will be mailed within 30 days from the end of the promotion  
All policies must be in force on May 31, 2019



**Tower Hill®**  
Specialty

