MONARCH E&S
INSURANCE SERVICES℠
Division of SPG Insurance Solutions, LLC



Quick Reference Guide
2024

Commercial Lines
Including Professional & Brokerage

Personal Lines
Including Special Risk

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Stronger Together

Monarch + Specialty Program Group

About Specialty Program Group

About Monarch E&S

You'll Get the Royal Treatment!

Monarch E&S is built on treating its customers with unmatched service; hence, our motto… You'll Get the Royal Treatment. This means something at Monarch!

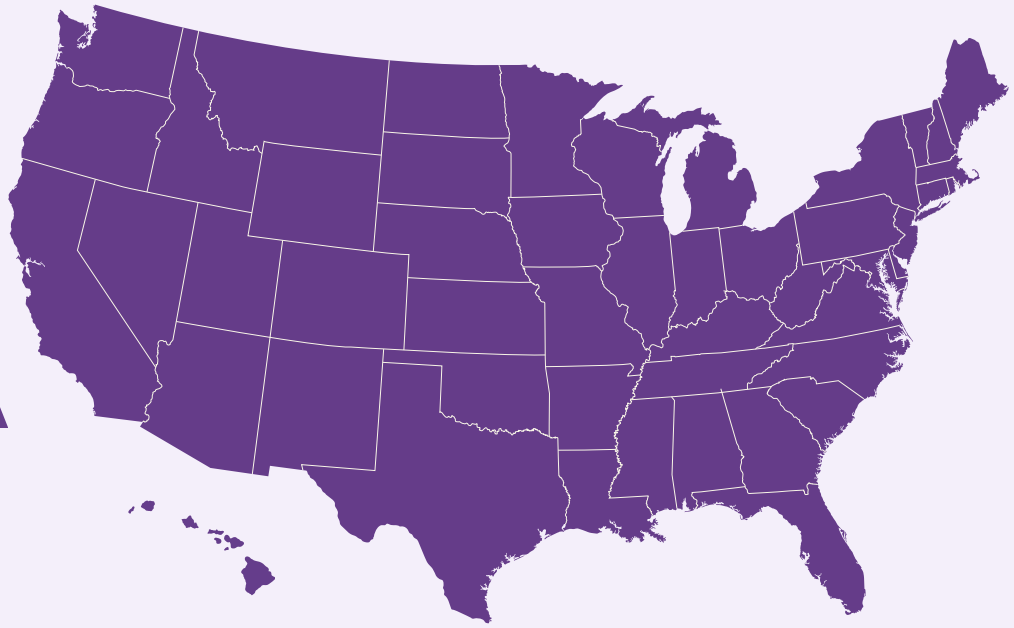
As a full-service MGA and wholesale brokerage, retail insurance agents and brokers have access to many different lines of business through Monarch's Commercial and Personal Lines departments.



Monarch has underwriting authority with the most highly sought after surplus lines markets writing business across the country. Since it's beginning in 1986, Monarch has grown into one of the Nation's predominant managing general agents, excess and surplus line and wholesale brokerages.

Derek Borisoff reigns over Monarch E&S Insurance Services with the help of some of the best managers and underwriters in the industry.

National Capabilities



Please Visit Monarchexcess.com or Scan to Visit Our Website

Commercial Lines Capabilities

Commercial Lines

Monoline and package policies are available in both admitted and non-admitted from A.M. Best 'A' rated carriers. We have "pen" contracts with the most highly sought after surplus lines markets writing business nationwide. Providing highly efficient service is always a top priority and same day quotes (including phone quotes) are routinely available.

Programs Available

General Liability & Property:

- Apartment Building / Habitational
- Artisan Contractors
- Beauty / Barber / Spa's
- BOPs
- Builder's Risk / COC
- Cannabis Related Risks
- Churches / Clubs
- Commercial Earthquake Coverage
- Convenience Store / Gas Station
- Daycare
- Distributors / Importers
- Dwelling Rentals
- Environmental / Pollution
- Excess / Umbrella Liability
- Farms / Ranches
- Garage Dealers / Service & Repair
- General Contractors
- Health / Exercise Studios
- Hotel / Motel
- Inland Marine
- Landscaping & Tree Trimming
- Lessor's Risk
- Liquor Liability
- Manufacturers
- Mobile Home Parks
- Ocean Marine
- Pest Control
- Restaurant / Bar / Tavern
- Retail Stores
- Security Guards / Private Investigators
- Short Term Rental (AirBnb / VRBO)
- Special Events
- Stock Throughput
- Vacant Buildings (w/ Renovation)
- Warehouse / Wholesale
- Wrap / DIC's (including Fair Plan)

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Commercial Brokerage

Commercial Packages
- Distributors
- Habitational
- Manufacturers

Crime

General Liability
- Contractors—Residential & Commercial (including wraps)
- Large Premises Exposures
- Medical Products
- Nutraceuticals
- Products

Flood
- Primary
- Excess
- NFIP Replacement

Inland Marine
- Contractors Equipment
- Misc. Property
- Motor Truck Cargo
- Trip Transit
- Installation Floater

Management Liability
- Directors & Officers
- EPLI
- Fiduciary Liability

Ocean Marine Cargo
- Cargo (Continuous, Annual, or Trip Transit)
- Hull & P&I (Commercial Only)
- Marina / Wharf Packages

Tenant Discrimination Liability

Umbrella & Excess

Pollution Liability
- Contractors Pollution Liability
- Environmental Contractors & Consultants
- Site Specific
- Transportation Pollution

Professional Liability
- Architects & Engineers
- Consultants
- Cyber Liability / Data Breach
- Specified Medical Professions

Property
- Course of Construction
- DIC / Earthquake
- Monoline Property
- Vacant
- Excess Fire
- Wind Deductible Buyback

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Professional Lines

Executive Liability

- Crime (including Client Property)
- Directors & Officers Liability Privately Held or Non-Profit
- Employment Practices Liability
- Fiduciary Liability; 401K; Pension Plans
- Non-Standard Medical Malpractice for Physicians, Surgeons & Dentists
- Sexual Abuse & Molestation Liability
- Specified Medical Professional – including surgery centers, laboratories & clinic other allied medical professions
- Tenant Discrimination Liability
- Technology professional – Software engineers, Web designers, systems integrators, Social Networking & Web Hosting

Professional Liability

- Accountants Professional Liability
- Cyber Liability – including Network Security & Breach Notification coverage
- Design Professionals Liability: Architect / Engineers including Civil & Electrical Design Build Contractors; Project & Construction Mgrs. including At-Risk
- Lawyers Professional Liability
- Media & Advertising Liability
- Miscellaneous Professional Liability - over 50 classes written

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Transportation

Auto Liability - (Nationwide Authority)

- National Fire & Marine
- NICO

Available on a brokerage basis for accounts with 10 or more power units (Nationwide Authority)

***Auto Physical Damage**

- NICO
- Underwriters at Lloyds of London

***Motor Truck Cargo**

- Century Surety
- Evanston Insurance / Markel American
- Great American
- National Fire & Marine
- Underwriters at Lloyds of London

Passenger Transport

- Children's Transportation
- Charter Buses
- Church Buses
- Medical Transportation
- Social Service Vehicles
- Senior Center Autos
- Taxis

Special Types

- Contractors
- Church Bus / Choir Bus
- Driver Training Autos
- Food Trucks
- Funeral Home Vehicles
- Salesperson's Auto

Tow Trucks

- Pickup with Trailer
- Rollbacks
- Tractor with Trailer
- Used for:
  - Towing Services
  - Repair Shops
  - Transport Vehicles for Auctions
  - Transport Vehicles for Dealerships

Truckers

- Auto Haulers
- Bobtail / Deadhead Liability
- Dump Trucks
- Fleet and Non-fleet
- Local & Long Haul
- Logging

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Personal Lines
Capabilities

Personal Lines

Homeowners Coverage

- HO-3, HO-4 & HO-6
- Deluxe HO-3
- Wrap Around and DICs
- Excess Fire / Layering Options
- Multiple Carrier Online Raters Available

Deductible Buyback

- Earthquake / Wind / Hail / Flood Deductible Buyback
- EQ ded buyback as low as 2%

Dwelling Fire

- DP-1 / Primary / Excess / Participating
- Vacant Dwelling
- DP-3 Special Form Coverage Owner or Tenant Occupied
- Seasonal dwelling coverage
- Vacant Dwelling / Builders Risks

Earthquake

- Full EQ available for all occupancy & builders' risk
- Excess Layers available
- Specialty lines: Earthquake Loss of Use, Other Structures, Loss Assessment, Additions and Alternations, Contents & Hardscape (Primary & Excess)

Lloyds rater for Mid Atlantic

- Min Cov $100K+ max is $1M
- Older Homes
- Homes With Prior Loss History
- Manufactured Homes on a Permanent Foundation written on an HO3
- Coastal Homes in VA & NC
- No barrier islands
- Vacant Homes Under Renovation
- Swimming Pools & Trampolines
- Pools must be fenced with a self-locking gate

Flood

- Primary
- Excess

Eligible Risks

- Homes in Brush (must have 150 feet of clearance)
- Homes with Prior Losses
- Short-Term Rentals (AirBnb / VRBO)
- Homes Titled in Trust, LLC or Corporations
- High Net-Worth
- Entertainment / Professional Athletes

Personal Umbrella / Liability

- Primary or Excess CPL / Premises Liability with Workers' Comp and Personal Injury options
- Personal Umbrella Liability $1–30 Million Primary / Excess limits available
- Excess Personal Umbrella
- High Profile CPL & Personal Umbrellas
- Monoline CPL Personal Umbrella with Light Commercial Exposures

Nationwide capacity – we write in all 50 states including the Caribbean and some international risks



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Special Risk

Personal Article Floaters Scheduled

- All Risk coverage
- Blanket coverage available
- Full Earthquake coverage included with no or minimal deductible
- Insured for and valued at form available
- Schedules including – jewelry, furs, fine arts, silver, rugs, guns, wines, sports memorabilia, etc.
- Single Items up to multi-million-dollar schedules accepted
- Worldwide coverage for most classes of business

Personal Property Floaters Unscheduled

- General household contents
- Full Earthquake coverage with minimal deductible
- High Limits available
- Options of Named Perils and Difference in Conditions available
- Residential or Storage Locations / Staging
- Replacement Cost Coverage Available

Professional Equipment Floaters

Named Location, Continental USA and Canada and/or Limited Worldwide Coverage including musical instruments, camera equipment, recording equipment, etc.

Miscellaneous Special Risks

Including but not limited to:

- Animal Mortality
- Excess Auto Physical Damage for High-Valued Vehicles
- Jewelers Block

Museum & Gallery

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Resources

Commercial Comparative Rater

A new and better way

What makes Monarch E&S Commercial Comparative Rating System a Royal Rater?

- Comparative Rate General Liability and/or Property **from multiple carriers in seconds.**
- **Get immediate indications** on hundreds of classifications.
- **Keep electronic copies** of applications, supplementals, and loss runs by client.
- Submit to Monarch **for quick response and turnaround.**



Scan to contact your Monarch underwriter for access or more information



Premium Financing

Monarch Premium Resources (MPR) provides premium financing and helps you retain business by providing:

- Pending Cancellation Reports
- Online Payments
- Email Alert Notifications
- Text Alert Notifications

Upon your first piece of business sent, MPR will send a welcome letter and password agreement for account viewing.

Monarch sends you a completed finance agreement-all you do is obtain signatures and return to monarch E&S.



Sign Up At: Monarchpremium.com or scan QR Code

- View Account History
- Print the Current Bill
- Production Reports
- Request New Coupons/Bills

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Division of SPG Insurance Solutions, LLC

+ SPG | SPECIALTY PROGRAM GROUP

STRONGER TOGETHER

Monarch E&S Insurance Services (Monarch E&S), is a division of Specialty Program Group LLC, which operates as SPG Insurance Solutions in California.

Specialty Program Group LLC (SPG) is a **leading specialty platform** headquartered in Chicago, IL, with a **diverse portfolio of specialty insurance operations** spanning underwriting management, digital solutions, wholesale and specialty retail brokerage, and insurance services.

SPG has a **track record of scaling industry leading businesses** by providing access to business resources, technology and process efficiency, capital and investment, deep carrier relationships, and a broad distribution network.

SPG | SPECIALTY PROGRAM GROUP

- **A major force in:**
  - Specialty Insurance Brokering
  - Underwriting
  - Consulting Facilities
- A **leading MGA and Wholesaler** in the U.S.
- At the forefront of **digital distribution**.
- A **proven acquirer that helps our partners grow**.

Our Portfolio



6 Divisions

29 Portfolio Companies

1000+ Employees

35+ Locations

3.6B Premium

Ready to scale your business?

specialtyprogramgroup.com

Explore Partnering with SPG

Danny Fogel
Vice President of Mergers & Acquisitions
847.769.8136
danny.fogel@hubinternational.com

Specialty Program Group LLC, DBA in California as SPG Insurance Solutions, License #0L09546

Notes:


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