# Graham - Rogers Insurance Specialty Lines Department



## **Our Markets**

We have access to a U.S.-based surplus lines insurer rated A+ XV by A.M. Best. Contact us today to see how we can be a solution to your needs. We want to help you write more business and we have the underwriting experience, quality products and exceptional service standards to make it happen.

# An Appetite to Get Business Bound

We have the ability to write thousands of different classes of business and the underwriting appetite to help you get the business bound.

- Adult Day Care
- Alcohol and Drug Programs
- Amusement Centers
- Auto Service and Repair
- · Bars, Taverns and Restaurants
- Beauty Parlors and Barbers
- Builders' Risk
- Cannabis
- Carriage Rides
- Clubs NOC
- Concessionaries/Street Vendors Health and Exercise Clubs
- Contractors
- Contractors Equipment
- Convenience Stores
- Counseling Services
- Churches
- DayCare Centers
- Demolition Contractors

- Directors & Officers
- Elevator Inspection Services
- Emergency Medical **Technicians**
- Excavations Grading of Land
- Flea Market & Kiosks
- Funeral Directors
- Garbage and Refuse Haulers
- Golf Ranges
- Habitational Risk
- Haunted Houses
- - Health Care Providers
  - Hobby Farms
  - Home Inspectors
  - Homeless Shelters, Soup
  - Kitchens, Missions • Home Associations
  - Inland Marine

- Insurance Agents E&O
- Janitorial Services
- Lawn Care Services
- Lessors Risk
- Machinery and Equipment
- Manufacturers
- Medical Equipment Stores & Rental
- Mobile Home Parks
- Non-Profits
- Office Risks
- Outfitters & Guides
- Party Planners
- Pawnshops
- Pet Groomers & Boarders
- Petting Zoos
- Power Washers
- Professional
- Pollution

- Real Estate Property Managers
- Roofing Contractors
- Salvage Yards
- Security Guards
- Social Service Organizations
- Shelters & Rehabilitation Centers
- Shooting Ranges
- Snow Removal
- Special Events, Festivals, Parades & Carnivals
- Specialty Training
- Sports Camps & Leagues
- Sports Instructors
- Tanning Salons
- Temporary Employment
- Vacant Land & Property
- Welding
- Speak With One of Our Experienced Underwriters To Get A Quote Call Us Toll Free: (800)456-8123

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### Commercial E & S

The Commercial E&S Division of Graham-Rogers, is also called Specialty Lines. 99% of our business is written through non-admitted carriers. We do not, and should not, try to compete with admitted, standard lines carriers like Travelers, Farmers, etc. 99% of our business is agency bill, not direct bill. Please make sure you have collected premium prior to requesting binding from our office. Agency bill business, whether new policies, renewals, endorsements, cancellations or audits are billed to the agent. We never send an invoice or documents to the insured, with the exception of receipted notices of cancellation and reinstatements.

### Payment options are:

- 1. Check made payable to Graham-Rogers accompanying the application
- Mail to P. O . Box 1628, Bartlesville, Oklahoma 74005
- 2. Credit Card
- 3. Premium financed through GRPF
- 4. Premium financed through outside premium finance companies
- 5. Agent can pay by statement

### Companies we have direct contracts with are:

- 1. AmTrust
- 2. Hallmark
- 3. IFG Companies (Burlington)
- 4. Lloyd's of London
- 5. Maxum
- 6. MUSIC (Mesa Underwriting Specialty)
- 7. National Fire & Marine

Northfield

8.

9.

10.

11.

- RLI
- RSUI (Covington)
- USLI (also Mt. Vernon)
- 12. Westchester
- 13. Western World
- 14. Starstone

Most of our policies are eligible for premium financing through GRPF. If a policy is not eligible, we will advise on the quote. When a policy is financed through GRPF, the agent is responsible for collecting the down payment. But, if the policy cancels later for non-payment of premium, and there is a shortage, there is no recourse against the agent.

### How To Get A Quote

We will quote by phone. If you have the information, give your favorite underwriter a call and most of the time, they will be able to give you a phone quote, then follow up by emailing the quote to you.

Email an ACORD application to an underwriter. They will do their best to turn your quote around in 24 to 48 hours. For brokerage business or other situations where they cannot provide a quote quickly, the underwriter will advise you of why and will keep you updated on the status of the quote. ACORD forms and some company specific applications and supplements are on our website, Graham-Rogers.com. Login and submit online at: www.Graham-Rogers.com.

### Binders

Requests to bind must be in writing. Please email your bind request to the underwriter, whether new or renewal, who provided the quote. Signed application should accompany the bind request. And, where applicable, provide signed TRIA and premium finance agreement.

### Endorsements

Email an endorsement request to your underwriter. You should receive an acknowledgment of your request. Endorsement should be sent to you in 3 to 5 days.

### Cancellations

Email a cancellation request, signed and dated by the first named insured. For non-payment of premium to you, call our office or send an email requesting a notice of cancellation be sent. Advance notice will be sent in compliance with the legal requirements of your state.

#### **Certificates of Insurance**

If you need a certificate of insurance, with special wording, 30 day notice, additional insured, waiver of subrogation, call or email the underwriters for a quote and to have the certificate and endorsements issued by our office.

For just a simple certificate of insurance, you may either email us and request that we issue it. Or, you can go on our website, Graham-Rogers.com, select Cert/Serv from the options available, enter your user name and password, and issue the certificate in your office to hand to your customer.

#### Audit

General Liability, Liquor Liability and Garage Liability policies are subject to audit. If the carrier performs an audit, we will issue the invoice and audit endorsement and email to your office. We do not send the audit endorsement to the insured , and we do not invoice the insured. Audits are time sensitive. You have an obligation to make a diligent effort to collect the audit. Please keep records of your attempts by phone, email and mail to collect. If you wish to check in to installments for the audit payment, please contact our office and we will work with you. If you are unable to collect, contact us within the time frame stated on the audit delivery letter and ask that we return the audit for direct collection. We will request this from the carrier. When accepted, we will back the audit invoice off your agency bill account. We will then send notice of cancellation on the current policy term.