



Advanced E&S News

VOLUME 1, ISSUE 1

JULY 2007

PRODUCTS AND SERVICES

- Commercial Property
- Restaurant Package Program
- Citizens Wrap-Around Product
- Habitational/Mercantile Program
- Monoline Windstorm Program
- Builder's Risk/Renovation Program
- Vacant Building Program
- Stock Throughput Program
- Event Cancellation

KEY OFFICE CONTACTS

Tony Stevens
Marketing Director
904-838-6156
tstevens@advancedins.com

Donna Anascavage
Underwriting Manager
954-416-9585
danascavage@advancedins.com

Carol McKeever
Underwriter
954-416-9561
cmckeever@advancedins.com

Jan Stewart
Underwriter
954-416-9563
jstewart@advancedins.com

Sean Culloty
Underwriter
561-459-2842
sculloty@advancedins.com

Diane Neal
Underwriter
941-929-1538
dneal@advancedins.com

Lloyds Rating

Lloyd's currently enjoys an A rating from A.M. Best and A+ ratings from Fitch Ratings and Standard & Poor's. The following text explains what these ratings mean and why Lloyd's is rated as a market, rather than a business.

Why is Lloyd's rated as a market?

All Lloyd's syndicates benefit from Lloyd's central resources, including the Lloyd's brand, its network of global licenses and the Central Fund. The Central Fund is available at the discretion of the Council of Lloyd's to meet any valid claim that cannot be met by the resources of any member. As all Lloyd's policies are ultimately backed by this common security, a single market rating can be applied.

Restaurant Program

- Family-style to fine dining restaurants written on an all-risk / replacement cost basis thru Best 'A' rated carrier
- HSB's Equipment Breakdown coverage included within the package
- **General Liability rated on public area**
- Assault and battery included for most risks, sub-limits available
- Monoline Liquor available
- Garage keepers coverage available
- Property Enhancements
- Simple Application
- Non-auditable policy
- Very competitive rates
- Umbrella coverage available

A.M. BEST
A (EXCELLENT). STABLE OUTLOOK

FITCH RATINGS
A+ (STRONG). STABLE OUTLOOK

STANDARD & POOR'S
A+ (STRONG). STABLE OUTLOOK

The current Insurer Financial Ratings of the Lloyd's Market

Syndicate rating related products

In addition to the market ratings, the rating agencies also apply a range of other measures at a syndicate level. In general, Lloyd's is not supportive of the rating of individual syndicates. All syndicates benefit from the strength of the Lloyd's brand, the global license network and a wide range of other central activities carried out on behalf of the market. All policies written after 1993 at Lloyd's are

Citizens Wrap Around Program

- Habitational and Mercantile classes eligible
- Building ordinance or law coverage available for all perils (not limited to DIC)
- Business Income for all perils
- Coverage for Common Areas (fences, signs, light posts, tennis courts)
- **Wind in Excess of Citizens available**
- Deductibles as low as \$1,000
- Flood available in most 'A' zones
- Equipment Breakdown available
- AM Best's 'A' Excellent Rated
- Includes General Liability and Umbrella coverage

backed by security that is partially mutualised via the Central Fund. In most cases, therefore, Lloyd's believes that attempting to differentiate between syndicates by assigning individual financial strength ratings is not a meaningful analytical approach.

(www.lloyds.com/Lloyds_Market/Ratings/Ratings.htm)

RECENT SUCCESSES

- Quoted & bound Mexican restaurant package in Longwood & Apopka
- Quoted & bound DIC property coverage for condo association in Pompano Beach and Sarasota; townhome HOA in N. Miami; neighborhood HOA in Tamarac
- Quoted & bound garage dealer coverage for racing team in West Palm Beh
- Quoted & bound property coverage for convenience store chain in southeast
- Quoted & bound Pizza restaurant package located in Jacksonville and Panama City
- Quoted & bound building/special form/ replacement cost coverage for office building located in Miami Beach

Builder's Risk/ Renovation Program

- Commercial and Residential
- Limits up to \$5,500,000 per building
- Up to \$1,000,000 / 2,000,000 on General Liability including completed operations
- Special form coverage available
- Monthly Reporting Form permitted
- Monoline Property available
- Wind coverage available based on location
- In House quoting and binding authority

Come visit us at www.advanced-es.com

Advanced E & S Group
3250 N 29th Avenue
Hollywood, FL 33021