

Virtual Roadshow Q&A

What type of accounts do you see a lot of success with?

The common theme starts with the culture -- all 30+ accounts we write have an outstanding culture. We've had a great deal of success with accounts who make workplace safety a priority as well as timely claim reporting.

In terms of new business, we've been successful in multi-commodity events. We write all types of accounts (gen free, specialized, propane hauler, intermodal, etc.) and while some may not be a preferred commodity, we are always willing to discuss the opportunity. Our team has been doing this for a long time and we have the expertise to truly evaluate prospects to see if they're a good fit for both parties. We always say, call us first and we'll go from there!

Will you be taking a more aggressive approach to writing new business?

We look at preferred accounts and non-preferred accounts -- if we have an account that is struggling from a claim, loss control or loss history perspective, we review and try to understand why these things are happening. We have accounts that are on the books at a \$6,000 rate and some at \$12,000, for example -- some of those \$12,000 accounts may now be \$10,000 rated accounts because they've made progress by working with our claims, loss control and underwriting teams.

If we feel really good about an account, we will absolutely be as aggressive as the competition. The process begins with Dan O'Brien's pre-quote survey calls and the claims team's involvement, when necessary. From there, our team discusses the account and if we like what we see, we'll retain or write the business.

What size SRI's are you thinking of offering?

We want to be included in the risk transfer business -- and we want people who understand this segment. Some of our competitors do \$5,000 - \$25,000 deductibles, but that's not really the space we're looking to be in. We are targeting \$50,000 and higher, so \$50,000- \$500,000 retention, which would be a true deductible.