



**QUAKER
SPECIAL RISK®**
A JENCAP® COMPANY



A modern office interior with a teal overlay. The office features desks with computers, ergonomic chairs, and a lounge area with a sofa and rocking chairs. Large windows provide a view of a city skyline. The ceiling has exposed ductwork and a metal grid. A large, stylized 'V' logo is visible in the background.

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Behind Every Risk Is a Story.

We keep that story alive by protecting it with unique insurance solutions. Our team of experienced professionals has decades of expertise across all industries providing customized solutions to our clients. Our vision to provide unparalleled service is shared amongst our staff and embedded into our day-to-day operations.

Our Story

Quaker Special Risk is a premier Commercial and Personal Lines wholesaler, MGA, and program manager providing insurance agents and brokers with specialized insurance coverage solutions for their clients. Since 1960, Quaker has been a pioneer and a leader in the excess and surplus (E&S) lines market, assisting insurance agents and brokers throughout the United States in crafting unique insurance coverage for the specific needs of their clients.

Today, Quaker is larger and stronger than ever. We are a proud member of the powerful Jencap family of companies. Partnering with Quaker as your wholesaler of choice now provides access to Jencap's 40+ exclusive programs, 250+ wholesale brokerage markets, and 50+ foreign and domestic binding authority programs.

We have grown exponentially since our inception, but Quaker is still a family-run business committed to our founding principles. We take pride in our unparalleled and personalized service, on which we continue to build our long-term partnerships with you, our clients.

23⁺
In-House Binding
Authority Markets

280⁺ | Years of
Combined
Underwriting
Expertise by
Senior
Management

90
Employees

160⁺ | A-Rated
Carriers

5
Locations



Elite Lloyd's
of London
Coverholder



BINDING AUTHORITY

Quaker Special Risk has 25 In-house binding authority markets! Our broad binding authority partnerships allow us to provide in-house quotes on a variety of coverages. This delegated authority means our clients enjoy:

- Quick turnaround times.
- Competitive pricing.
- Flexible terms.



CLAIMS

We realize losses can be disruptive and stressful. That's why we are committed to providing our agents with exceptional service at the time of a claim. Our approach to claims protects the most important asset we have: our reputation. We:

- Acknowledge new losses the same day a report is submitted.
- Assign an adjuster within 24 hours.
- Contact insureds within 24 hours of reporting a loss.



QUAKER IS AN ELITE LLOYD'S OF LONDON COVERHOLDER

Our access to Lloyds' unmatched market means we are able to deliver coverage for even the most hard-to-insure risks for our clients. ***Not All Lloyd's coverholders are created equal!*** QSR has:

- The support of 24 Lloyd's syndicates on our line slip.
- Achieved the highest level of in-house claims authority — \$250,000
- In-house counsel.
- No TPA on Lloyd's property claims.
- \$50 million TIV capacity within our Lloyds binding authority.

Commercial Lines

Representing the industry's leading carriers, we are able to find solutions for even the toughest accounts, any size and any class of business.

- 100+ Commercial Property and Casualty carriers
- 500+ commercial classes of business
- Specified Small Business Unit

GENERAL LIABILITY

- Contractors & General Contractors
- Artisans
- Habitational
- Condominiums
- Lessor's Risk Only (LRO)
- Owners, Landlords, & Tenants (OL&T)
- Owner's Interest Only
- Vacant buildings
- Hospitality
- Special events
- ... and more

PROPERTY INSURANCE

- Limits up to \$50 million per location
- Flat, no coinsurance
- All construction types
- Agreed Amount valuation
- Functional Replacement Cost
- First Loss
- Coastal with low wind deductibles
- Excess Property
- Vacant (with special perils)
- Mortgagee's Interest
- Foreclosed properties
- Property enhancement endorsements
- Equipment Breakdown
- Ordinance or Law coverage
- Earthquake sub limits
- Wind Deductible Buy Back
- Reporting forms
- Blanket limits
- Large schedules
- Prior losses
- Primary & Excess Flood

BUILDER'S RISK

- All construction types up to \$100 million
- Ground-up new construction
- Renovations and remodels
- Coastal exposures
- Temporary structures
- Ability to add Earth Movement and Flood
- Pollution and debris removal
- Soft Costs
- Transit
- Prior losses considered

INLAND MARINE

- Stand-alone equipment floaters
- Motor/truck cargo
- Contractor's equipment
- Landscaping
- Auto physical damage
- Misc. Tools
- Stationary and portable medical equipment
- Fine arts, fine art dealers, and museums
- Bailees Coverage
- EDP coverages
- Towers and antennas
- Ocean Marine including cargo, docks, wharves, piers, and marinas
- Plumbing, HVAC, and electrical entertainment
- Installation floaters

WIND, FLOOD, & QUAKE

- All construction types
- Deductible Buybacks and Buy Downs
- Tier 1 and Tier 2 counties
- Multiple buildings on one policy
- COBRA Zones and non-participating communities
- Negative elevations

LIQUOR LIABILITY COVERAGE

Quaker's markets also offer Assault and Battery coverage, which is often excluded.

- Liquor legal liability
- Restaurants
- Bars and nightclubs
- Liquor stores
- Casinos
- Caterers
- Sporting events
- Special events
- Weddings
- Other venues selling alcohol

UMBRELLA & EXCESS GENERAL LIABILITY

- Unlimited capacity
- Monoline Excess GL/EL/AL
- Job-specific Excess/Umbrella
- Excess Auto
- Excess Environmental
- Ability to add Umbrella/Excess to a package
- Follow-form availability
- Ability to write over claims made or occurrence forms

ENVIRONMENTAL

- Ability to write General Liability, Professional Liability, and Contractors Pollution on one form
- Specialty forms for mold and restoration contractor coverages
- Contractors Pollution Liability

PRODUCTS LIABILITY

- Manufacturing (low to high-hazard)
- Medical products (invasive/non-invasive)
- Technology accounts
- Pharmaceuticals
- Nutraceuticals
- New products
- Medical products
- Product recall

PRODUCTS POLLUTION

- Manufacturers with products that may cause a pollution incident
- Environmental Consultants Professional Liability (environmental and industrial hygiene consultants and quality control)

- Job-specific/product-specific
- Environmental Impairment Liability
- Site pollution
- Fixed site facilities
- Underground/above ground storage tanks

- Onsite/offsite bodily injury and property damage
- Onsite/offsite cleanup costs
- COVID-19 sanitization services
- Manufacturing/industrial
- Multi-year policies available

Commercial & Environmental Contacts

James Andreoli, Sr. VP
Direct: 774.420.3836
Cell: 508.414.3320
jandreoli@quakerma.com

Liam Staunton, VP
Direct: 774.420.3616
Cell: 508.414.3370
lstaunton@quakerma.com

Tony O'Donnell, VP
Direct: 774.420.3607
Cell: 508.414.3392
todonnell@quakerma.com

EJ Bradley, AVP
Direct: 774.420.3609
Cell: 774.364.2344
ebradley@quakerma.com

Philip McGinnis, VP
Direct: 774.420.3614
Cell: 617.817.7755
pmcginnis@quakerma.com



PERSONAL LINES

Our Personal Lines carriers provide Quaker with the broadest authority in New England, thanks to our staff's over 280 years of combined underwriting experience. If, for some reason, a risk falls outside of our binding authority markets' appetites, Quaker has brokerage carriers with whom to place the account.

PRODUCTS

- High-Valued Homeowners
- Dwelling Fires (including Liability & Medpay)
- Builder's Risk Program
- Condominium HO6 Program
- Mono-Line Secondary & seasonal homes
- Vacant dwellings (with Special Perils)
- In-home businesses
- Watercraft
- Personal Article and Collectibles floaters
- Comprehensive Personal Liability (CPL)
- Personal Umbrella (up to \$25MM)
- 1-4 Family Rentals
- Vacation Rental Program
- Excess Personal Umbrella (up to \$10 million)
- Mono-Line Wind Only
- Flood & Excess Flood
- Prior losses
- Protection Class 9-10
- Older construction
- Trust, estate, & LLC ownerships
- Hurricane/named storm/wind deductibles
- Coastal

MARKETS

QUAKER SPECIAL RISK PROVIDES ALL YOU NEED IN ONE PLACE BY HAVING PARTNERSHIPS WITH 25 ADMITTED & NON-ADMITTED PERSONAL LINES CARRIERS.

- ACE Private Risk Svcs./CHUBB
- AIG Private Client Group
- American Modern Insurance Group
- Insurance Group
- Atrium Risk Management. Svcs./AU Gold
- AXA Art Insurance Corp.
- Beazley USA
- Canopus U.S. Insurance
- Concept Special Risk
- CRC (formerly Argenia, LLC)
- DUAL Commercial, LLC
- Global Indemnity/Collectibles Ins.
- Highland Insurance Solutions, LLC
- Hudson Insurance
- InsureMark/Floodwatch
- Kingstone Insurance Co.
- Lexington Insurance Co.
- Markel Personal Lines
- MiniCo Insurance Agency, LLC
- National General Insurance Co.
- Narragansett Bay Insurance Co.
- Nationwide E&S/Scottsdale Insurance
- Price Forbes & Partners/BRIT Syndicate
- Safehold Special Risk
- Underwriters at Lloyd's, London
- United States Liability/Mt. Vernon Fire Ins.
- VAULT E&S Insurance Co.
- WNC First

PROGRAMS

HIGH-VALUED HOMES

- Guaranteed Rebuild
- 125%/150%/200% Extended RC
- Functional Replacement Cost
- Actual Cash Value
- Agreed Amount valuation
- Mold limits from \$5K - \$250K
- Water Backup limits from \$5K - \$1M

CONDO HO6

- 10% Ordinance/Law HO0477
- \$5K Water Backup HO0495
- \$10K Mold HO0426
- \$15K ID Fraud HO0426
- \$25K Loss Assessment HO0435
- Earthquake HO0454
- RC Content HO0490
- Unit Owners Special COV A HO 1732
- Unit Owners Special COV C HO1731
- Ability to add Condo Rented to Others HO1733

OUR PERSONAL LINES SERVICE STANDARDS

- New business quotes in 24 hours
- Renewal quotes 60 days in advance of expiration
- Binders and/or coverage confirmation within 24 hours
- Policies issued within 14 days
- Endorsements issued within 14 days

- Ordinance/Law limits from 10% - Cov A limit
- ID Fraud limits from \$15K - \$25K
- Loss Assessment limits from \$1K - \$100K
- Equipment Breakdown limits from \$15K - \$1M
- Service Line limits form \$5K - \$25K
- Large Loss deductible waivers

VACATION RENTAL PROGRAM

- Designed for homeowner & Dwelling Fire risks with short-term lodging of guests
- Expanded definition of "Personal Injury"
- Broadened "residence premises"
- Business Exclusion removed
- \$5K Fair Rental Value per guest
- \$5K Refrigerated Products
- \$15K Personal Property of Guests
- Includes theft of personal property
- Includes \$1M liability limit

BUILDER'S RISK

- Ground-up new construction
- Remodels and renovations
- Coastal
- Limits up to \$50 million
- Transit and Soft Costs
- Theft of fixed & unfixed building materials
- Permission to Occupy

PRIMARY FLOOD & EXCESS FLOOD

- Elevation certificates are not necessary
- No 30-day waiting period
- Coverage for basement contents
- RC on Contents instead of ACV
- Can include loss of rents
- Full limit capacity (beyond the \$250K max with NFIP)
- Negative elevations
- A & V Flood zones
- Coastal Barrier Resource (COBRA) zones
- Non-participating communities
- Will consider multiple buildings on one policy

Personal Lines Contact

Jonathan Sweeney, Director
Direct: 774.420.3613
Cell: 774.230.2818
jsweeney@quakerma.com

PROFESSIONAL LINES

Top-Rated Customized Coverage for Any Workplace

- Maximum Limit — \$10,000,000
- Minimum Premium — starts at \$500

PROFESSIONAL INSURANCE

Quaker's markets offer customized coverage with forms that broadly define "professional services," who is an "insured," and what constitutes a claim. Professional Liability can be packaged with General Liability on many accounts.

PROFESSIONALS

- Accountants
- Lawyers
- Social service groups
- Scientific, labs, research and development firms
- Real estate agents

- Architects and engineers
- Contractors
- Consultants and staffing firms
- Training/tutoring
- Insurance agents

- Financial services
 - Investment advisors
 - Brokers/dealers
 - Manufacturer's reps
- Title agents

TECHNOLOGY

- Application service providers
- Digital marketing agencies
- Hardware value-added resellers
- IT support and training
- Networking engineers
- Software developers
- Web designers
- Tech products

MEDIA

- Advertising and marketing agencies
- Content providers
- Authors/publishers
- Copywriters
- Radio/TV stations
- Telemarketing companies

HEALTHCARE & MEDICAL

- Home healthcare agencies
- Telemedicine
- Medispas
- Healthcare staffing
- Clinics and medical facilities
- Assisted living and nursing homes
- Medical Malpractice
- Allied Health
- Miscellaneous Medical

SPECIALTY COVERAGES

- Active Assailant
- Workplace Violence
- Kidnap & Ransom
- Sexual Misconduct Liability (stand alone)

MANAGEMENT LIABILITY

CYBER AND TECHNOLOGY LIABILITY

- Limits up to \$10 million
- First and Third-Party Cyber Liability, including cyber crime coverage
- Ability to write Professional, Technology Services, Media, Cyber Liability, & General Liability on one form
- Up to \$1 million in coverage for cyber crime, including funds transfer fraud, fraudulent instruction, ransomware, and social engineering

FIDUCIARY LIABILITY COVERAGE

- Crime Insurance

DIRECTORS & OFFICERS INSURANCE

- Profit and nonprofit
- Public D&O

EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGES

- Third-Party
- Wage and Hour (Fair Labor Standards Act)
- Full Prior Acts
- Defense Outside Limits

Professional Lines Contact

Tom Prokop, Principal

Direct: 774.420.3604

tprokop@quakerma.com



Quaker Special Risk
800.252.8679
QuakerMA.com