



**Berkley Mid-Atlantic**  
Insurance Group

| a Berkley Company

# 2024 Introduction Berkley Mid-Atlantic Group

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# Agenda

- Welcome, Introduction, Our Mission
- The Berkley Story
- Appetite
- Products
- Success Lists
- Questions
- Delivering What Matters

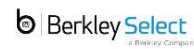
# Our Mission



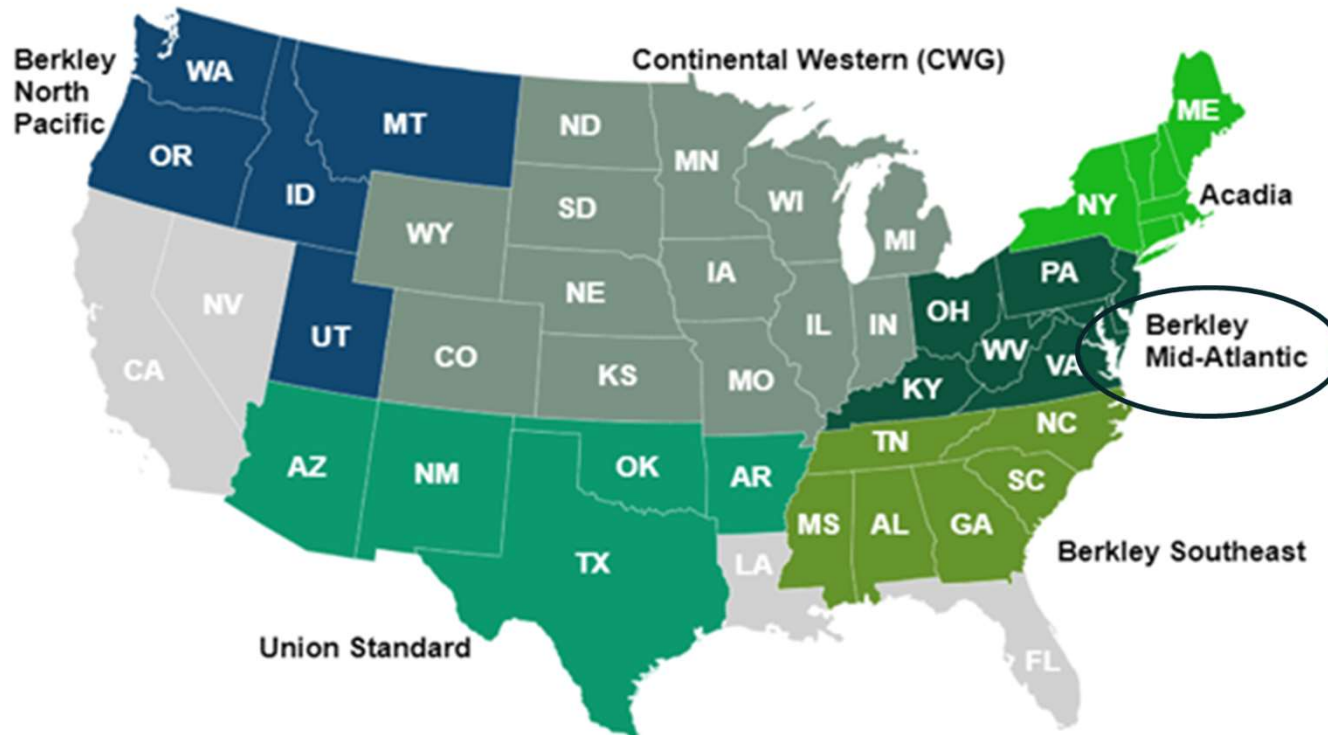
Berkley Mid-Atlantic Insurance Group will differentiate itself in the market with exceptional customer service in claims and underwriting, built on a world class operating model transforming the agency and customer experience.



- Founded 1967
- \$10.6 Billion Globally
- 83 companies worldwide
- A.M. Best A+ rated



# Berkley Mid-Atlantic Insurance



Berkley Mid-Atlantic Group proudly serves agents in:

- ✓ Delaware
- ✓ Kentucky
- ✓ Maryland
- ✓ New Jersey
- ✓ Ohio
- ✓ Pennsylvania
- ✓ Virginia
- ✓ Washington D.C.
- ✓ West Virginia

# Appetite Segments



- Auto Care & Services
- Building Materials Dealers
- **Construction**
- Hospitality
- Janitorial
- **Manufacturing**
- Offices
- Real Estate
- Restaurants
- Retail
- Service
- **Transportation**
- Wholesalers

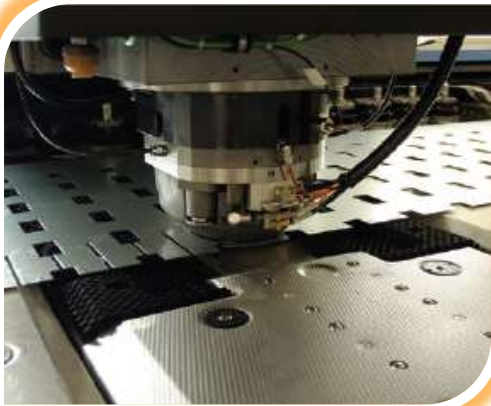


# Products



- Small Commercial Package – Advantage (eligibility TIV, Sales, Payroll)
  - All segments except Transportation eligible on Advantage
    - Middle Market Package
      - We can do some monoline coverages
  - Our UW Teams are broken down by account size (\$30K)

# Manufacturing



- Auto Parts & Accessories
- Concrete or Plaster
- Craft Breweries
- Door & Window
- Food & Beverage
- Machine Shops
- Machinery
- Machinery Parts
- Electrical Parts & Components
- Metal Goods
- Paper Goods
- Plastic Products
- Printing
- Pumps & Compressors
- Sheet Metal Work
- Stone & Stone Products
- Tools & Accessories
- Wood Products

FACT: 62% of all manufacturing GL codes are within appetite



# Construction



- Artisan
- Carpentry
- Concrete
- Drywall & Insulation
- Electrical
- Glass & Glazing
- Interior Build Out
- Masonry
- Painting & Wall Covering
- Plumbing & HVAC
- Sheet Metal
- Site Prep / Excavation
- Utility Contractors
- Street & Road Contractors
- Water & Sewer
- Commercial General Contractors

# Transportation



- General Freight
- Last mile delivery (i.e Fed Ex – they cover delivery)
- Specialized Freight
- Warehouse to warehouse
- Dry bulk commodities
- Junk removal
- Overweight load hauling
- Refrigerated haulers – MTC prohibited
- Tanker fleets

# Out of appetite



- Agriculture
- Auto Dealers
- Coastal Property
- Contractor Work in NY
- Exposures in CA, FL, LA, TX
- Habitational
- Laundry Operations
- Logging
- Long Haul Trucking
- Redi-Mix / Mix-in-transit
- Passenger Transportation
- Public Entity
- Sand and gravel haulers
- Vacant Property

“everything else starts with a maybe”

## Small Commercial Success List

CLASS OF BUSINESS	SEGMENT
Automotive Repair Shops	Service
Breweries	Manufacturing
Car Washes	Service
Carpenters	Contractors
Drink or Beverage Stores	Retail
Electricians	Contractors
Florists	Retail
Food Stores	Retail
Framing Contractors	Contractors
Funeral Homes	Service
Janitorial Services	Service
Landscape Architectural Services	Service
Lessors Risk (non-residential)	Real Estate
Nurseries & Garden Centers	Retail
Painters	Contractors
Physician's Offices	Offices
Plumbers	Contractors
Property Managers (non-residential)	Real Estate
Restaurants	Retail
Retail Stores	Retail

Online Access.  
Anytime. Anywhere.

SmartPay

Med-Call  
ADVISORS

## Middle Market Success List

CLASS OF BUSINESS	SEGMENT
Landscape Architectural Svcs	\$174,000
Residential Remodelers	\$106,000
Poured Concrete Contractor	\$185,000
Plumbing Heating and AC Contractor	\$287,000
Poured Concrete Contractor	\$68,000
Electrical Contractors	\$380,000
Pet Food Manufacturer	\$91,000
General Trucking Local (w/o Storage)	\$58,000
General Trucking Local/Inter.	\$148,000
Furniture Stores	\$98,000
Appliance Delivery	\$297,000
Janitorial Service	\$58,000
Janitorial Services	\$402,000
Automotive Repair	\$32,000
Painter and wall covering contractors	\$38,000
Breweries	\$31,000
Appliance Repair	\$82,000
Auto Repair	\$28,000
Restaurants	\$73,000
Machine Shop	\$68,000

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# Loss control services



- Accounts exceeding \$200,000 in written premium are eligible for our P.A.C.E. program.
- We'll assemble an experienced P.A.C.E. team that represents BMAG's Loss Control, Underwriting, and Claims teams, representatives of your team and key personnel from your customers.
- The P.A.C.E. team's analysis identifies loss trends, exposures, and specific concerns of your customers. Our P.A.C.E. team will:
  - Develop a collaborative service plan
  - Periodically review the plan to measure results against trends and exposure changes

# Claims



We deliver on the promise of

“Insuring the Future of Business®”

Frictionless claims service, completely worry-free for our agents and impressive for our policyholders.

## Leading Edge Solutions





# Delivering What Matters™



Frictionless claims service, completely worry-free for our agents and impressive for our policyholders.

Responsive and experienced underwriters actively listening, creating account solutions that protect our customers.

Comprehensive risk management and loss control services through our signature value-added PACE program, helping our customers reduce accidents and prevent losses.

Regional carrier with focused distribution, serving customers nationwide.

# Delivering What Matters™

