

Your Guide to Our Commercial Special Risk Division and Capabilities



Fireman's Fund[®]
Insurance Company

A company of **Allianz** 

Mar. 21, 2012 — You know that Fireman's Fund is a top-notch commercial carrier that delivers specialized solutions across a range of industries. However, you may not know the full range of capabilities our commercial Special Risk division can offer you and your clients.

The Fireman's Fund team of special risk insurance professionals now brings you greater technical expertise, underwriting authority, and speed of business.

Our Special Risk division serves the non-admitted, professional liability, and program spaces – and houses capabilities you can tap into to provide the unique risk management solutions your clients often need. As part of wide-ranging enhancements to the structure of Fireman's Fund's entire field organization, Chief Field Executive Kathleen Zortman brought our existing Special Risk teams and capabilities together under the leadership of Special Risk Field Executive Stanton Olson.

This new structure better responds to the needs of our agencies and brokerages, the Fireman's Fund team of special risk insurance professionals now brings you greater technical expertise, underwriting authority, and speed of business. We even have as part of our Special Risk Division a team of sales and distribution professionals specializing in only special risk business.

Read on for a breakdown of the division's major areas and offerings.

Programs

With nearly 50 years of experience, Fireman's Fund is a recognized program and association business leader. We create package, BOP, or monoline programs on either an admitted or non-admitted basis. We offer a full range of coverages: Property (including HPR), General Liability, Umbrella and Excess Liability, Professional Lines, Auto, Workers' Comp, and even International. Our team provides expert underwriting and a customer-focused approach. Right now, we are actively looking to add to our portfolio of more than 175 programs. If you are an experienced Retail, MGU, or Wholesale broker who wants to become a program distributor with us, please call.

Professional Liability

We deliver world-class underwriting and claims solutions together with dedicated service to your professional clients. With over 40 years of professional liability experience, we bring you expertise and your clients a wide range of coverages, whether primary or excess, admitted or non-admitted, individual or group. We offer primary or excess limits as large as \$10,000,000. Within the broad range of professional classes we cover, we give special focus to Lawyers, Accountants, Medical Facilities Professionals, Allied Health Professionals (such as nurses, therapists, and pharmacists), Insurance Agents (E&O), Senior Living Facilities, Directors and Officers, EPLI, and Miscellaneous Errors and Omissions. We have three Professional Liability teams located across the country.

Non-Admitted: General Liability

Our non-admitted general liability team provides you scale, scope, capacity, and special attention to your accounts. We offer non-admitted GL coverage to a wide range of segments and industries — more than 900 classes all together. We have the underwriting expertise to handle complex and difficult to place risks making it easier for you to serve your high-value clients. At the same time, we provide 24-48 hour fast track underwriting on your artisan contractor business. Our non-admitted GL coverage is exclusively distributed through our appointed wholesalers, but retail agents and brokers can access it through them.

Non-Admitted: Excess Liability

Our non-admitted excess liability team has the underwriting experience, flexibility, and authority to provide fast solutions to the coverage needs of your clients with large and complex risks. What's more, we have the capacity to offer up to \$25,000,000 limits — and at various attachment points — depending on account specifics. Specially targeted classes include contractors, manufacturing (including machinery), equipment dealers and manufacturers, fire sprinkler contractors, and moving and storage. Our non-admitted excess liability coverage is exclusively distributed through our appointed wholesalers, but retail agents and brokers can access it through them.

Non-Admitted: Property

In 2011, we successfully released a non-admitted property product structured for difficult to place and/or layered property risks. This product rounds out our capabilities in commercial property, making it easier for you to serve accounts with complex property risks and making us a go-to market for you. Written through Interstate Fire and Casualty Company, this product is currently distributed through a limited number of appointed wholesale brokers. We offer full-limit policies on smaller accounts and provide primary or excess capacity on larger layered business.

Distribution and Sales

The Special Risk Distribution & Sales Management team is here for you with a sole specialization in non-admitted, professional liability, and program and association business. All of our sales and distribution professionals have both underwriting and sales experience. We understand the unique ins and outs of these segments as well as the unique concerns agents and brokers face in taking care of clients who need these coverages. Our goal in working with you is to help you provide the broad risk management solutions for your clients that will position you as an indispensable advisor. Please contact anyone on the Special Risk Distribution & Sales team today to learn more about we can do for you.

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