



Shoemaker & Besser Associates, Inc.

4396 West Market Street , York, Pennsylvania 17408 (800) 632-9002 Fax (717) 718-9806
www.shoemaker-besser.com

Celebrating Over 50 Years As...The Specialists In Specialty Insurance

Introduction

Being a leader in the Brokerage and Wholesale market place since 1959, **Shoemaker & Besser Associates, Inc.** would like to show you how we can bring more value and marketing opportunities to your agency. We can save you lots of time and hassle, because we can handle all of your specialty & standard personal insurance needs along with niche BOP products. Don't go all over the place looking for coverage. It's all right here!

- **SPECIALTY LINES PRODUCTS**—Comprehensive personal lines products that help you capitalize on new marketing opportunities. **Manufactured Housing, HO-10 Homeowners, Dwelling Fire, Vacant Dwelling Fire, Motor Home, Travel Trailer, Watercraft, Motorcycle, Snowmobile, Elite Collector Auto** through **American Modern Insurance Group** and **GMAC Insurance**.
- **STANDARD PERSONAL LINES APPOINTMENTS**—We offer appointments through **Encompass Insurance** and **Safeco Insurance Company** for their **Package, Automobile, Homeowners, Recreational Vehicle, Motorcycle, Watercraft** and **Umbrella** products.
- **NICHE BOP PRODUCTS**—We offer appointments through **Utica First Insurance Company** for their unique **Commercial BOP Programs**. They offer the automation making it easy to quote and sell these special programs.

Please review the included information to see how we can help you combine your specialty and standard personal lines to increase marketing and profitability in your agency.

“The Specialists In Specialty Insurance”



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Specialty Personal Insurance

American Modern Insurance Group



A. M. Best Rating A+

American Modern Insurance Group is recognized as one of the leaders in the specialty insurance market place. Backed by more than 35 years of success in the **Manufactured Housing** insurance sector, the company derives nearly 50 percent of its premium volume from that unique market segment, consistently earning "excellent" industry ratings for financial stability as well as superior coverage and claims service.

American Modern also operates in other niche insurance markets including: **HO-10 Homeowner, Dwelling Fire, Vacant Dwelling Fire, Motor Home and Travel Trailer, Watercraft and Personal Watercraft, Classic Automobile, Motorcycle and Snowmobile.**

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Specialty Personal Insurance



Manufactured Housing*

- **Any Occupancy**—Owner, seasonal, rental, vacant or tenant.
- **Values**—Up to \$200,000.
- **Optional Replacement Cost**—Homes up to 15 years old.



Dwelling Fire DP-1 & DP-3*

- **Any Occupancy**—Owner, seasonal, rental or vacant. Including Row Homes.
- **Multiple Families**—Acceptable up to four families.
- **Vacant Policy**—Three (3), Six (6) or Twelve (12) month policy.



HO-10 Homeowners*

- **Owner and seasonal occupancy.**
- **Replacement Cost**—Homes 80 years or newer with roof 20 years or newer.
- **Values**—\$40,000 to \$400,000.

* Not all products are available in all states. Please check underwriting guidelines for your specific state.

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Specialty Personal Insurance



Watercraft*

- **All Boat Types**—Up to 64 feet in length and 70 mph.
- **Any Age Watercraft**
- **Values**—Up to \$300,000.
- **Liability Limits**—Up to \$500,000 CSL.



Personal Watercraft*

- **Liability Coverage**—Up to \$300,000 CSL including water skiing liability.
- **JetSport Advantage Endorsement**—Emergency assistance towing, Uninsured watercraft and Nonowned watercraft liability.



Collector Car*

- **Any Collectible Vehicle**—Stock, modified, kit, antique or classic used for pleasure only.
- **Three Mileage Plans**—1,000, 3,000 and 6,000 miles per year.
- **Collections Acceptable.**

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Specialty Personal Insurance



Motorcycle *

- **All Bike Types**—Including off-road, ATV's, scooters and high performance.
- **Accessories Coverage**—\$3,000 included, optional to \$15,000.
- **Replacement Cost**—Two (2) years old or newer.



Snowmobile*

- **Three Levels of Protection**—Liability only, Liability with comprehensive or Liability with comprehensive and collision.
- **Trailer Coverage**
- **Six Month Lay-up Option**

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Specialty Commercial Insurance



10+ Dwelling Schedule*

- **Rental, Seasonal, Vacant—With Mercantile or Office Occupancy**
- **Dwellings with up to 6 Units**
- **Basic, Broad or Special Form**
- **Deductible Options—\$500 to \$25,000**
- **Values up to \$1,000,000**
- **Liability Limits up to \$1,000,000**
- **Equipment Breakdown**

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Specialty Personal Insurance

GMAC Insurance



A. M. Best Rating A-

GMAC Insurance has been a leader in the RV insurance market for over 30 years and can provide your agency with the best rates, coverage and customer support offered in the marketplace today. Beyond offering RV insurance, your agency will now also have access to an additional product offering in the **Private Passenger Auto** market just by completing your agency appointment. This new offering will allow you to write standard and preferred auto on the same policy as the RV.

Agency partners with access to the GMACI policy management system may bind policies, process endorsements, take payments, view reports, and otherwise fully manage their book of business through this system.

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Specialty Personal Insurance



Motor Home / Travel Trailer*

- **Optional Full Replacement Cost**—Gives you a comparable new RV if yours is totaled or stolen in its first five model years.
- **Personal Effects Coverage**—Up to \$3,000 coverage for the personal belongings in your RV at no extra charge.
- **Storage Option**—Saves you money when you're not using your RV.
- **Full-Timer Coverage**—Specialized coverage when your RV is your primary residence.

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Standard and Preferred Personal Insurance

Safeco Insurance



 Member of Liberty Mutual Group

A. M. Best Rating A

Shoemaker & Besser Associates, Inc. is anxious to provide you with the superior products that you need in order to stay competitive in today's highly competitive insurance market. We have joined forces with **Safeco Insurance Company** to distribute their standard personal lines products consisting of **Automobile, Homeowners, Watercraft, Motorcycle** and **Umbrella**.

Your agency appointment will allow you to access Safeco Insurance Company's internet based processing system. This allows your agency to place and service clients in the most efficient and profitable manner.

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Standard and Preferred Personal Insurance



Automobile*

- **Preferred—Standard—Non-standard—Antique**
- **Tier Placement**—Market for 95% of your clients due to 150 tiers.
- **Accident or Violation**—Driver activity phased out after 34 months.



Homeowners*

- **Quality Plus**—30 pricing tiers.
- **Enhanced Protection**—Additional 50% of Coverage A should repair or replacement exceed Coverage A.
- **Optimum Package Coverage**



Recreational Vehicles

- **Tier Placement**—The tier for your recreational vehicle is the same as your Auto Policy.
- **Motor Home**—Values up to \$1,000,000.
- **Travel Trailers**—Values up to \$300,000.

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Standard and Preferred Personal Insurance



Motorcycle*

- **Most Major Motorcycles Eligible.**
- **Limited Production Cruiser**—Any non-Harley limited production cruiser.
- **Trikes**—Must be a motorcycle converted to a three-wheeled vehicle with a trike conversion kit.



Watercraft*

- **Maximum Speed of 65 mph**—70 mph for bass boats.
- **Length**—Maximum 40 feet.
- **Values**—Maximum of \$300,000.
- **Captains Package Available**

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Standard and Preferred Personal Insurance

Encompass Insurance



A. M. Best Rating A+

Shoemaker & Besser Associates, Inc. is able to provide you with the convenience of combining your clients home and auto insurance into one package policy. This **Universal Security Policy (USP)** offers higher limits and special features plus eliminating any potential gaps in coverage most ordinary policies don't include.

Your agency appointment will allow you to access Encompass Insurance Company's internet based processing system. This allows your agency to place and service clients in the most efficient and profitable manner.

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Standard and Preferred Personal Insurance



Package

- **Three Levels**—Special, Deluxe and Elite.
- **Package Discounts**—Loss free, anti-theft, new car, home ownership and good payer.
- **One Deductible**—Single incident with multiple covered exposures.
- **Excess Limits Available**



Automobile

- **Replacement Value**—Total loss with current model year.
- **Enhanced Accident Forgiveness**—No merit rating apply (Elite).
- **Towing**—Includes borrowed vehicle.
- **Air-Bag Deployment**—Replacement up to \$2,500. Deployment for no reason.



Homeowners

- **Blanket Limit**—Dwelling, personal property and other structures.
- **Guaranteed Replacement Cost**
- **Identity Fraud Coverage**—Incurred expenses up to \$20,000.

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Commercial BOP Programs

Utica First Insurance Company



A. M. Best Rating A

Shoemaker & Besser Associates, Inc. is able to provide you with a strong regional Property/Casualty insurance company specializing in unique niche Commercial BOP products through **Utica First Insurance Company**. Products are available in Pennsylvania, Maryland and New Jersey. In addition to these niche programs you also have access to a large number of everyday BOP classes.

Your agency appointment will allow you to access Utica First Insurance Company's internet based quoting system. This allows your agency to place and service clients in the most efficient and profitable manner.

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Commercial BOP Programs



Artisan Contractor BOP

- 5 Employees or Less
- No Audit Provision
- Seasonal and New Ventures
- Blanket Additional Insureds
- Blanket Contractors Equipment



Convenience Store BOP

- Must Have Gasoline and Food Sales
- Cooking Operations Acceptable
- Money & Securities & Lottery Tickets Covered Up to BPP Limit
- Employee Dishonesty Covered Up to BPP Limit



Food Service BOP

- Liquor Sales Up To 40%
- Liability Rating Based On Public Access Square Foot Area
- Maximizer Endorsement with 20 Key Coverages.

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Commercial BOP Programs



Tavern BOP

- Alcohol Sales Must Exceed 40% of Sales
- Liquor Liability Must Be Placed Elsewhere
- New Ventures are Eligible if Management has Prior Experience.
- Risk Must Be Under 5000 Sq. Ft.



Antique Shop BOP

- Must Be a Retail Store Engaged in Retail Selling of Antiques
- No Secondhand Stores or Flea Markets
- 90% of Sales From Specific Location
- Must Have At Least 1 Year Experience



Nail & Beauty Salon BOP

- Beautician's Professional Available
- Incidental Waxing Okay
- No Tanning Operations

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Shoemaker & Besser Contacts

Phone (800) 632-9002

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<u>Department</u>	<u>Contact</u>	<u>Email</u>	<u>Direct Phone</u>
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Commercial Lines	Brenda Swaltek	bswaltek@shoemaker-besser.com	717-718-8109
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