



















Genesee is a company that has been built around the unique needs of the independent insurance agent. Our company was founded in 1982 and is one of the premier insurance Wholesaler's and MGA's in the country. We are structured to deliver exceptional service and market resources. Our primary goal is to be considered the best servicing company in the industry and for you to feel as though we are truly part of your organization.

Since 1982, Genesee has been a leader in the Southeast and Rocky Mountain region at presenting independent insurance agents with quality insurance products with top rated carriers. We are a company that recognizes that our agents are our customers. Our vision is to continue to evolve into the most respected General Agent/Wholesaler in the industry. We consider our company to be an extension of your marketing efforts. Our associates have the experience and desire to search for creative ways of solving your product needs. We have the markets, the insurance products, underwriting authority, financing and the desire to be the best! Our products are always expanding and we pride ourselves on quick quote turnaround.

We appreciate the opportunity to earn your respect and trust. If you should ever have a question or issue to discuss, please feel free to contact me at any time.

Sincerely,

Roger Ware, Jr. ARM

President

Our Mission

Genesee is a full service managing general agency and wholesale company. Our mission is to provide unparalleled service to independent insurance agents. We specialize in commercial insurance products for the excess and surplus lines industry. We value integrity, hard work, and the desire to be the most respected company in our territory. We recognize one customer, the independent insurance agent. Our company is independently owned allowing us to remain adaptable to the ever changing market needs of our customer. Genesee is committed to becoming a market leader in the excess and surplus lines industry.

Our Products & Services

















Transportation



Garage



Property & Casualty



Professional Liability



Program Underwriters



Specialty Property



Insurance Payment Company



Online Capabilities















LET US HELP NAVIGATE YOUR **TRANSPORTATION** RISKS









Transportation

Business Auto, Trucking, Cargo & Fleets

We write so much more than Trucks! If it has wheels or can be shipped on a truck, we have the markets! Make tracks for our wide array of transportation coverages. We have over 30 years of transportation expertise. Let Genesee help you with all your transportation needs.

Coverages Provided:

- Auto Liability
- Physical Damage
- Motor Truck Cargo
- Truckers General Liability
- Bobtail Liability
- Contingent Cargo
- Combined Deductibles
- Towing Outside the Limits

- Refrigeration Breakdown
- Preferred Cargo Forms
- Excess Coverages
- Non Fleet and Fleet
- Specialty Endorsements Available for: Additional Insureds; Waiver of Subrogation; Extended Physical Damage & Spoilage Coverages

Markets available for Preferred Accounts & Distressed accounts including difficult to place drivers and new ventures. Any radius accepted. Most any commodity considered. Pay Plans Available: Annual, Installments, Monthly Reporting, Direct Bill.

Target Classes:

- Adult Daycare Vans
- Airport Shuttles
- Auto Haulers
- Bloodmobiles
- Bookmobiles
- Buses
- Contractors
- Couriers
- Daycare Vans
- Driver Training Schools
- Dump Truck Operations
- Food Trucks
- Frak Water Haulers
- Guided Tours
- Hazardous Material Haulers
- Household Goods Movers
- Limousines

And Many More....

- Local and Interstate Charter Buses
- I nøgers
- Mobile Arcades
- Mobile Health Units
- Mobile Home Toters
- Non-Emergency Vehicles
- Party Buses
- Public Livery
- School Buses
- Shuttles
- Sight-Seeing Buses/Trolleys
- Social Service Units
- Van Pools
- Wreckers



^{**}May not be available in all states





PARK YOUR **GARAGE** RISKS WITH US









Garage

What we do...

- Dealers involved in the selling and servicing of autos
- Service operations engaged in repairing, towing, servicing, salvaging, and valet parking.

We can provide coverage for...

- Garage Liability
- Garage Keepers Legal Liability
- Dealers Open Lot
- Direct Primary Coverage
- False Pretense
- Broadened Coverage Garages
- Additional Insured
- Waiver of Subrogation
- Dealers Errors and Omissions:
 - Title E&O
 - Truth in Lending
 - Federal Odometer
- Garage and Property Packages Available
- Auto Physical Damage for Scheduled Service Units
- Dealers Physical Damage (Non Reporting Only)
- Medical Payments
- Fire Legal Liability
- Uninsured Motorist/ Under Insured Motorist
- Personal Injury Protection
- Garage Property (Non-Admitted Only)

Online Quick Garage <u>Submis</u>sion



Phone Quote Indications Available

Unique Classes of Business we can consider...

- Antique / Classic Auto Restoration
- Antique / Classic Auto Sales & Repair
- ATV's, Golf Carts, Scooters, and Electric Cars Sales and Service
- Auto Auction
- Auto Body Shops
- Auto Dealers New & Used
- Auto Detailers
- Auto Repair
- Auto Salvage Yards
- Bedliner Installation
- Boat Dealers & Repair
- Bus Sales and Service
- Car Wash / Full Service
- Consignment Auto Sales
- Drive-Away Contractors
- Electronics / Radios / GPS Sales & Installation
- Emergency Vehicle Sales and Service
- Gas Stations / Full Service
- Heavy Truck Dealers & Repair

- Horse Trailer Sales and Service
- Mobile Auto Repair
- Mobile Mechanics
- Mobility Equipment Sales and Installation
- Motorcycle Sales and Service
- Non Franchised Used Car Dealers
- Oil and Lube Shops
- Parking Lots / Garages Including Garagekeepers
- Roadside Assistance
- RV Dealers & Repair
- Tire Dealers / Mobile Tire Repair Operations
- Tow Truck Operators (Non-Fleet)
- Towing Accounts
- Travel Trailer Sales and Service
- Truck Stops (Rural)
- Truck/Tractor Sales and Service
- Valet Parking Services
- Van Conversion & Customizing

And Many More....





REDUCE TOTAL COST
OF RISK WITH
PROPERTY & CASUALTY
INSURANCE SOLUTIONS









Property & Casualty

Genesee offers a broad array of **Commercial Products for all of** your Property & Casualty Needs.

Coverages Provided:

- All Carriers are "A" Rated or Better
- Binding & Brokerage Markets Available
- Commercial General Liability (Occurrence & Claims Made)
- Discontinued Product Liability
- Excess & Umbrella Coverages
- Foreign Liability
- Inland Marine
- Liquor Liability
- Ocean Marine
- OCP Liability/Project Specific/Wraps
- Pollution/Environmental Liability Coverages
- Products /Completed Operations Liability
- Product Recall
- Property Coverages

ONLINE RATING



Phone Quotes Available 855-943-6373

Target Classes:

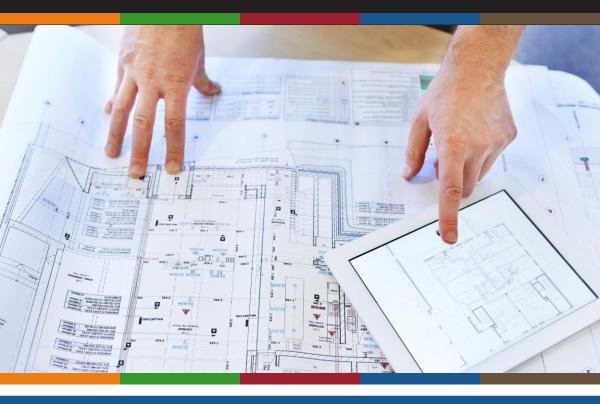
- Alarm Installers
- Amusement Devices/Inflatables
- Apartments
- Artisan Contractors
- Automobile Parts
- Batting Cages & Sports **Training Facilities**
- Beauty Salons
- Blasting Contractors
- Boiler Installation, Service & Repair Contractors
- Cellphone/Antenna Installation & Repair
- Churches
- Convenience Stores
- Concessionaires/Vendors
- Crane/Equipment Rental
- Daycare In Home/Commercial
- Demolition Contractors
- Detox Centers
- Dwellings/Rentals incl Schedules
- EIFS Contractors
- Elevator/Escalator Installation Service & Repair

- Environmental Contractors/ Consultants
- Fire/Water Restoration Contractors
- Fitness Centers
- Fraternal Clubs
- General Contractor/ Residential & Commercial
- Grocery Stores
- Halfway Houses
- Hotels/Motels
- Industrial Contractors
- Janitorial
- Liquor Stores
- Lessors Risk
- Manufacturers
- Marijuana Dispensaries and **Grow Facilities**
- (Incl LRO Exposures)
- Medical Equipment Sales & Service
- MedSpas
- Mercantile
- Micro Breweries/Brew Pubs
- Mobile/Modular Home Parks

- Mold Remediation Contractors
- Motorcycles/Motorized Vehicles
- Oil and Gas Exposures
 - Consultants
 - Welders (Incl Over the Hole)
 - Pipeline Contractors
- Playground Equipment Manufacturing & Installation
- Power Line Contractors
- Remodelers
- Restaurants/Bars/Nightclubs
- Roofing Contractors
- Schools/Vocational
- Security Guards
- Social Services
- Special Events
- Sprinkler System Installation
- Steel Fabrication Contractors
- Swimming Pool Installers/
- Maintenance Contractors
- Tanning Salons
- Vacant Buildings
- Vacant Land
- Water/Sewer Contractors
- Youth Sports Leagues

And Many More....





WE'RE YOUR EXPERT RESOURCE FOR **PROFESSIONAL LIABILITY** RISKS









Professional Liability

ONLINE RATING

Available on Select Classes

For Your Professional Liability Needs

Genesee offers a broad spectrum of professional liability coverages that include Non-Admitted and Admitted Products.

Speciality Coverages Offered:

- Crime
- Cyber Liability Social Engineering
- Directors & Officers Nonprofit, Private & Public
- Employment Practices Liability
- Errors and Omissions

- Medical Malpractice
- Package Policies Available on Select Classes
- Regulatory Liability (RAC Audits)
- Sexual Misconduct Liability

Target Classes:

Architects & Engineers:

- Civil/Land Surveying
- Construction Manager
- Contractors Professional
- Design/Build Firms
- Developers All Types
- Engineers (All Classes)
- General Contractors
- Geotechnical Engineers
 Decidential & Comment
- Residential & Commercial Inspection Services

Insurance:

- MGA/MGU
- Premium Finance Company
- Claims Appraisers
- Insurance Adjusters
- Insurance Agents

Real Estate:

- Escrow Agents
- Individual Agents
- Property Appraisers
- Property Management
- Title Services

Technology:

- Electronic Data Processing
- Internet Service Providers
- Systems Integrators
- Technology Staffing Companies
- Technology Websites w/Medical Exposures
- Telecommunications
- Website Design
- Website Hosting Services
- Networking & Support Services

Medical (Over 100 Classes):

- Adult Day Cares
- Assisted Living Facilities
- Clinical Trials
- Cryotherapy Clinics
- Counseling All Types
- Drug & Alcohol Testing Centers and Labs
- Emergency & Non-Emergency Services
- Group Homes
- Home Healthcare
- Hospitals & Nursing Homes
- Life Science
- Medical & Non Medical Cosmetic Services
- Medical Review Officers
- Mental Health/Developmental Disabilities
- Imaging Centers
- Pharmacy
- Physical Therapy Facilities
- Physicians & Surgeons
- Rehab Centers
- Social Services
- Spas
- Urgent Care Facilities

Miscellaneous (cont):

- Event/Meeting Planners
- Film & Production
- Fitness Instructors
- Forensic Testing
- Funeral Directors/ Embalming Services
- Handicapped Workshops
- Home Inspectors
- Homeowners/Condo/ Townhome Associations
- Human Resources Consultants
- Media
- Mortgage Field Representatives
- Property Preservation
 Specialist
- Publishers
- Wrongful Repo

And Many More....

Miscellaneous (Over 100 Classes):

- Accountants Bookkeeping & Tax Prep
- Answering Services
- Association Management Services
- Auctioneers
- Billing Services
- Blasting Consultant
- Coaching Services
- Collection Agencies
- Condo/Townhouse/Homeowner Associations
- Consultants All Types
- Employment/Staffing Services





LOOK US UP
TO HELP DEVELOP,
DISTRIBUTE NEW
SPECIALTY PROGRAMS









Program Underwriters

Program Underwiters

A locally operated subsidiary of Genesee, Program Underwriters launched in 2013 as a managing general underwriter and program administrator distributing specialty programs to both wholesale brokers and independent agents. Our goal is to be the market of choice for agents, brokers, and the industry niches we serve by offering:

- In-depth knowledge of risks we write
- Comprehensive coverage at competitive rates
- Nationwide distribution
- Technology to enhance customer service
- Stable carrier relationships by developing and managing profitable programs

Target Classes:

Food Delivery - If your client has staff delivering food using the employee's personal vehicle, whether they are an employee or independent contractor, they have a Hired and Non-owned coverage exposure.

Food Couriers - Those that pick up food from multiple restaurants and then deliver, are becoming a popular service across the nation. Whether the delivery person is an employee or an independent contractor we can provide the coverage.

Coverage & Highlights

- Primary and unsupported Excess
- Available in ALL STATES except West Virginia
- In-house writing authority
- Includes 18-year-old drivers
- Top A-Rated Carrier







CATASTROPHIC EXPOSURES
ARE NOT THE END OF THE ROAD
FOR YOUR INSURED.
LET **SPECIALTY PROPERTY** GUIDE YOU
THROUGH THE STORM!









Specialty Property

Property and Inland Marine Brokerage

Genesee's Specialty Property division represents a vast array of both admitted & non-admitted specialty insurance carriers with appetites for catastrophic and non-catastrophic exposures. Genesee is a Lloyds Coverholder with excellent relationships with London as well as Bermuda. With our expertise and broad range of carriers we offer individual and unique coverage solutions for your insured.

Placement Structure Includes:

- All Risk/General Property
- Layered/Quota Share Programs
- Coastal Wind
- Flood (Primary & Excess)
- Earthquake
- DIC

- Deductible Buy Back
- Builders Risk/Renovations
- Equipment Floaters
- Equipment Breakdown
- Stock Throughput
- Terrorism

Target Classes:

- Apartments
- Assisted Living Facilities/Nursing Homes
- Builders Risk
- Car Dealerships
- Churches
- Condominiums
- Contractors Equipment
- Equipment Dealers
- Gas Stations
- Grocery Stores
- Historic Properties
- Hospitals
- Hotels/Motels
- Installation Floaters
- Lesser Risks

- Manufacturing/Processing
- Municipalities
- Nursing Homes
- Office Buildings
- Property Management Schedules
- Protection Class 7 thru 10
- Rental Dwelling Schedules
- REO Schedules
- Restaurants
- Retail Centers
- Schools
- Shopping Centers
- Vacant Property
- Warehouses/Distributors
- Wood Processing

And Many More...





PROVIDING SPECIAL PREMIUM FINANCING PROGRAMS

www.inspayco.com









Insurance Payment Company

Unlimited Capabilities and Locally Operated

IPC provides financing for all your accounts.

Insurance Payment Company is proud to be your locally operated finance company. Let us help you win the account with the financing. At Insurance Payment Company, we offer a wide array of Flexible Terms, Competitive Rates, and Revenue Sharing Programs. *****In Fee Legal States*******

Advantages of using IPC for your finance needs:

- Locally operated with unlimited capabilities
- Experienced and knowledgeable staff in the industry
- Flexible down payments
- Cancellation courtesy phone calls made to the insured to preserve account
- Competitive Rates
- Ability to finance fees for accounts written with Genesee
- Special Renewal Terms
- Special financing programs for: Garage, Transportation and Professional Liability policies (Available for Qualified Accounts)
- Online Capabilities
- Flexible payment options for insureds: Credit Card, ACH, etc.
- Can finance any of your commercial accounts

Our goal is to provide you with great service and be your one stop shop for all of your financing needs!!



Online Tools

At Genesee, It's Simple...It's Your Choice!

On the Go? Email Us from Your Phone. You like Rating it Yourself, Rate it with the Following Tools or if You want a Phone Quote, Just Give Us a Call!

At Genesee, we are always looking for New Ways to make YOUR job easier.

The following are our Online Rating Tools offered to you:



Transportation

Online Quote Request-Auto

- Ability to submit 1-4 units online
- Quote Indications from National Indemnity (NICO)



Garage

Online Quote Request – Garage - Ability to submit Garage accounts online



Property & Casualty

Bindable Phone Quotes Available:

- For Agents contracted out of home office, Alpharetta, GA: 855-943-6373-Genesee Hotline
- For Agents contracted out of branch office, Broomfield, CO: 855-901-5448-Quotes on Demand

USLI Multi-Line Web Quotes & Phone Quotes

Bindable quotes online for commercial package products on select classes

Alpharetta, GA office: 855-734-5524 Broomfield, CO office: 855-734-5544 Charlotte, NC office: 877-418-5385



Professional Liability

Great American Quotes

- Non Profit D & O/EPL Online Rating

USLI Professional Quotes

- Bindable quotes online for select classes of professional liability coverages

USLI Multi-Line Web Quotes & Phone Quotes

- Bindable quotes online for professional liability select classes

Alpharetta, GA office: 855-734-5524 Broomfield, CO office: 855-734-5544 Charlotte, NC office: 877-418-5385



IPC - Insurance Payment Company

- Ability to do finance quoting and finance company payments on line

AGENCY RESOURCES

Order Loss Runs

Report A Claim

Make A Payment

AGENCY PORTAL

View your Policy, Invoices and Statements Only.



It's Simple. It's Your Choice!
Call us, Email us, Submit App. Quote Online.



Management Team

Roger Ware, Jr., ARM President of Genesee

> Kim Klein, AIU Vice President

Felicia English, CPCU Vice President/Secretary

Andy Palace Chief Financial Officer

Adam Forrester
Vice President - Property and Casualty

Amy Salter Vice President - Marketing

Steve Ruth *Manager - Garage*

Donna Rigley *Manager - Transportation*

Michelle Lindsey
Assistant Vice President/Director - Underwriting Services

David Palmer President - Specialty Property

Chris Moore Vice President - Specialty Property

Sara Wooten
Assistant Vice President - Specialty Property

John Ware Assistant Vice President - Program Underwriters

> **Tara Gudenkauf** Vice President - Colorado Office

Patrick O'HaraAssistant Vice President/Marketing - Colorado Office

Marcela Connor Assistant Vice President - North Carolina Office

Mary Elizabeth Threatt
Vice President/General Manager - Insurance Payment Company (IPC)

Rodolfo Vaupel Vice President - Hispanic Agency Development

Genesee

3025 Windward Plaza, Ste 400, Alpharetta, GA 30005

Phone: (770) 396-1600 Toll Free: (800) 282-8755 Fax: (770) 396-7699

Genesee - Colorado Branch Office

390 Interlocken Crescent, Suite 140, Broomfield, CO 80021

Phone: (303) 791-0600 Toll Free: (866) 847-4223 Fax: (303) 791-0850

Genesee - North Carolina Branch Office

3440 Toringdon Way, Suite 208, Charlotte, NC 28277

Office: (704) 424-3999 Toll Free (833) GENESEE Fax: (704) 353-7077

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