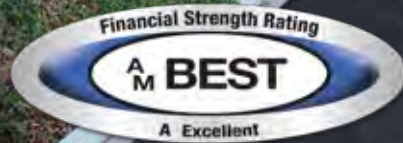




WELCOME

Prime Steps Up to Provide Solutions



For latest ratings,
access www.ambest.com.

EXCESS & SURPLUS LINES
SPECIALTY INSURANCE

800-257-5590

quotes@primeis.com

www.primeis.com



PRIME
INSURANCE
COMPANY



For latest ratings,
please access www.ambest.com.
Available in all 50 states.



Photo by Josh King Photography

PARTNER WITH US

EXPANDING OPPORTUNITY

Prime Insurance Company broadens the spectrum of possibility for your business by providing innovative liability solutions for specialty risks. Our unique ability to supply a stable market beyond the boundaries of other insurance carriers opens up options for a larger book of business. With decades of underwriting experience, Prime offers coverage for the most extraordinary and unique risks to expand the horizon of business to be written. Producers can stop passing on risks and start writing them with Prime Insurance Company.

PARTNERSHIP ADVANTAGE

Prime Insurance Company believes that the foundation for growth and success is partnership. We build trusted relationships and work in close collaboration with our partners nationwide to produce tremendous results. Our steadfast commitment to this business approach through hard and soft markets empowers producers to generate and satisfy more clients. The emphasis on partnership leads to the convergence and advancement of mutual interests benefiting all parties. By working together, we increase our value; that's the partnership advantage.

PRIME DELIVERS

EXCEEDING EXPECTATIONS

Prime Insurance Company is driven to distinguish itself among insurance carriers by delivering much needed specialty lines products and services. As partners, we are dedicated to showing our producers how to attain a new level of success when other markets decline coverage. Prime provides a market for mono-line, unique and specialty risks that simply can't be found anywhere else.

CLIENT ENDORSEMENT

"I am very pleased to have started a partnership with Prime Insurance Company when it provided me a market for a challenging industrial risk class that was unavailable elsewhere. What began with a single submission has grown into a robust book of new business with the increase in production leading to an expansion of my brokerage staff. The Prime Insurance Company team has consistently demonstrated a high degree of professionalism, industry expertise and thoroughness. I recommend other producers take advantage of the placement solutions and excellent customer service offered by Prime Insurance Company."

- MIDWEST REGION BROKER



PRIME INSURANCE COMPANY

Prime Insurance Company helps you build your business and offers a strong foundation by having written over 700 risk classes and the list keeps growing! Prime creates opportunity to write business that was once turned away.

By providing options and solutions for so many different types of risks, Prime provides stability and a marketplace for unique underwriting characteristics, such as:

- Canceled/Non Renewed
- Claims History
- Declined/Rejected
- Emerging Risk
- New Ventures
- Standard market appetite change

Prime uses a partnership approach that consists of clear communication and collaboration with producers, insureds, the underwriting and risk management teams to achieve a perfect place for these risks.

BUILDING YOUR BUSINESS



A photograph of three rock climbers on a steep, dark rock face. The climber in the foreground is wearing a blue long-sleeved shirt, a white helmet, and sunglasses, and is reaching out with their right hand. Behind them, another climber in a grey shirt and red helmet is also reaching out. At the top of the frame, a third climber in a blue jacket and blue helmet is visible. The rock face is rugged and has some sparse vegetation.

CUSTOMIZED UNDERWRITING

- » Fast quotes
- » Innovative, flexible and customized coverage
- » Quick delivery of policy
- » No minimum production requirements

HELP WITH GROWING YOUR BUSINESS

- » Grow your business offering solutions you can get easily.
- » We won't compete with your other markets, but we will help you write the business you are turning away today.
- » Why decline business at all? Prime Insurance Company will provide options and solutions that can't be found anywhere else.

Photo by Josh King Photography

RESOURCES & BALANCED SUPPORT

RISK MANAGEMENT PARTNERSHIP

- » Provides focused and tangible risk management practices to eliminate or reduce controllable losses
- » The Risk Management team establishes practices and procedures to further minimize damage and liability should an incident, claim or lawsuit occur

EXTRAORDINARY CLAIMS RESULTS

- » Experts at negotiating equitable and quick resolutions
- » In-house legal team that has handled over 60,000 claims
- » Long standing partnerships with lawyers and experts of every expertise who we can call upon in your legal case to help us win it for you

PRIME PERFORMANCE

PEER COMPARISON 2019

SIMPLE AVERAGE OF PEERS

PRIME INSURANCE COMPANY

PRIME PROPERTY & CASUALTY INSURANCE INC.

TIP: 100% combined is the break even point. 100% and above is cause for concern. Less than 100% is indication of excellent performance.

2019

LOSS & LAE RATIO

71.9%

EXPENSE RATIO

32.9%

104.8%

PEERS
COMBINED RATIO

2019

LOSS & LAE RATIO

51.2%

EXPENSE RATIO

21.7%

72.9%

PIC
COMBINED RATIO

2019

LOSS & LAE RATIO

51.6%

EXPENSE RATIO

16.1%

67.6%

PPCI
COMBINED RATIO

LOSS &
LAE
RATIO (1)

EXPENSE
RATIO

COMBINED
RATIO (2)

RETURN
ON
POLICY-
HOLDERS'
SURPLUS

DIRECT
PREMIUMS
WRITTEN

NET
PREMIUMS
WRITTEN

NET
INCOME
2019

NET
INCOME
2018

NET
INCOME
2017

DOLLARS IN THOUSANDS

PRIME INSURANCE COMPANY

51.2%

21.7%

72.9%

43.5%

128,297

93,373

22,971

10,397

7,170

PRIME PROPERTY & CASUALTY INS. INC.

51.6%

16.1%

67.6%

49.4%

94,641

67,075

17,118

6,536

3,378

SIMPLE AVERAGE OF PEERS

71.9%

32.9%

104.8%

4.2%

BEAZLEY INSURANCE CO.

64.5%

34.2%

98.7%

0.8%

428,053

385,269

1,556

(34,333)

(899)

BURLINGTON INSURANCE CO.

47.7%

41.3%

89.0%

6.7%

242,501

59,320

10,268

3,116

2,149

CANAL INSURANCE CO.

69.7%

30.0%

99.7%

15.0%

278,753

276,632

43,332

36,645

22,779

CATLIN SPECIALTY INSURANCE CO.

120.0%

25.4%

145.4%

-12.2%

7,015

42,344

(8,734)

(2,890)

(7,754)

CONIFER INSURANCE CO.

71.1%

41.5%

112.6%

-8.5%

47,524

65,643

(3,627)

1,244

(6,993)

CRUM & FORSTER INDEMNITY CO. (FAIRFAX)

63.0%

33.9%

96.9%

5.3%

108,549

23,340

1,101

3,245

1,559

ENDURANCE AMERICAN SPECIALTY INS. CO.

82.9%

16.6%

99.5%

5.6%

858,739

281,595

10,489

(5,729)

(6,038)

HALLMARK SPECIALTY INSURANCE CO.

81.5%

25.2%

106.7%

0.6%

390,148

132,404

(6,488)

8,255

22

HARCO NATIONAL INSURANCE CO.

73.0%

33.4%

106.4%

9.1%

242,426

248,934

(4,345)

(4,522)

1,235

HISCOX INSURANCE CO.

56.7%

38.8%

95.5%

4.4%

461,635

381,213

8,406

(27,238)

6,850

ILLINOIS CASUALTY CO.

63.8%

35.5%

99.4%

9.2%

62,983

53,235

3,038

1,206

1,316

LANCER INSURANCE CO.

71.1%

30.0%

101.1%

7.3%

258,040

248,748

16,053

6,257

15,515

LEXINGTON INSURANCE CO.

72.8%

36.5%

109.3%

9.0%

2,195,857

4,436,641

384,007

(309,198)

(243,113)

SCOTTSDALE INSURANCE CO.

71.1%

32.6%

103.8%

4.7%

1,981,241

720,024

23,240

62,409

(36,431)

T.H.E. INSURANCE CO.

69.1%

38.3%

107.4%

6.6%

68,528

37,970

4,247

6,621

(15,720)

1. Prime Insurance Company's significantly lower-than-average loss & lae ratio is a result of the partnership formed with policyholders during underwriting and risk management review. Claims litigation management is greatly enhanced through the partnership approach.

2. The combined ratio is the sum of the loss & lae, expense, and policyholder dividend ratios. A combined ratio of more than 100% means the insurer has incurred an underwriting loss. Investment income is added to underwriting income or loss to calculate net income or loss.

ROADMAP TO PRIME

WHAT IS EXCESS AND SURPLUS LINES SPECIALTY LIABILITY INSURANCE?

It's the market that offers coverage for risks that are characterized by an elevated or atypical exposure to liability risks. These heightened risk factors, possibility of losses, and unique underwriting factors are typically declined by standard carriers. Prime has the knowledge to consider significant underwriting characteristics, offer flexible underwriting, and advocate a partnership approach in order to execute and deliver specialty liability coverage.

MEETING NEEDS OF THE MARKETPLACE

We provide customized, excess and surplus coverage in all states with flexible underwriting, risk management expertise and extraordinary claims management.

OFFERING A PARTNERSHIP APPROACH

We know that the excess and surplus lines, specialty lines marketplace is a relationship business. Most importantly, we have seen insureds with great track records and business models who have an issue currently placing them in a difficult liability marketplace. Our partnership approach allows us to take into consideration not only the facts of the risk, but the individuals involved including the insurance producer. This partnership approach affords us the liberty to offer and work with a broader market than ever before in our history.



PRIMETM

INSURANCE

COMPANY

EXPERTISE AND RELIABILITY

Prime has the ability and knowledge to write coverage in hundreds of classes of businesses. Whether the solution is to provide a complete package of coverage, mono-line coverage, or customize premium, limits and deductibles suitable for the risk, Prime will offer options for coverage.

The in-house expertise of underwriters and risk managers paired with expert claims knowledge provides a reliance on each team that is fearless when it comes to crafting solutions. A well informed, balanced team supports the Prime Insurance Company, the producer and the insured to get the most suitable coverage for their liability risk.

A BOLD CARRIER WITH COMMITMENT TO PARTNERSHIP AND SUCCESS

With decades of experience as an excess and surplus lines insurance carrier, Prime Insurance Company excels at developing insurance solutions for property and casualty, specialty liability risks.

A man in a blue long-sleeved shirt and sunglasses is seen from the side, operating a boat. The boat has a white canopy and a red life preserver. In the background, a city skyline is visible across a body of water, and a parasailer with a blue and white canopy is flying in the sky.

*WITH DECADES OF INDUSTRY EXPERIENCE, WE'VE
LEARNED HOW TO BE A GOOD PARTNER AND HELP
GROW YOUR BUSINESS.*

COME JOIN OUR PARTNERSHIP TODAY.

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UNDERWRITING PARTNERSHIP

We collaborate with the most professional producers to create an insurance-based solution that meets the insured's needs. Prime strives to obtain the most detailed underwriting information to create a customized plan that results in a win for all parties involved. Our producer partners are key and we count on them to efficiently collect the details needed and proactively communicate so we can reach the best result for the insured.

What key items make a producer successful with Prime?

1. They understand our niche in the market and support our philosophy:

- a. Solutions-based, opportunistic company.
- b. We can offer terms on all E&S risks (new ventures, operations with unfavorable loss history, cleaner risks looking for a better partner, etc.)
- c. Understanding why the business is coming to us and why a prospective insured is looking for a different company is extremely helpful.
- d. To formalize quote terms, we need to have a call with the insured owner/ decision-maker; we encourage agents/brokers to join. This call gives us the opportunity to offer the most favorable terms.

2. They value the same fundamental principles we do: Partnership & Communication (Knowledge and Strategy)

a. Partnership

- i. Responsive and involved in the quote process from start to finish.
- ii. Familiar with our forms, provisions, and flexibility – this information is shared with their retail producers and used to develop an appropriate strategy

b. Communication – clear, concise, transparent

- i. Knowledge – all risk details provided upfront in an application with a one page summary
- ii. Strategy – they have a plan of action (target premium, limits, coverage, etc.)

c. End Result

- i. High quote to bind ratio: win for the insured, producer, and Prime



Customized solutions for specialty risks



COMMERCIAL AUTO

Coverage Not Available in All States

CLASSES

- Taxicabs
- Limousines/Black Cars
- Buses—All types
- Trucking
- Fleets

COVERAGES

- Auto Liability
- Auto Physical Damage
- Hired & Non-Owned
- Motor Truck Cargo
- Terminal Operations
- Excess Coverage Available

PERSONAL LINES

CLASSES

- Homeowners
- Landlords
- Mobile Homeowners
- Pet Owners
- Dwelling Fire
- Hobby Farms

COVERAGES

- Homeowners
- Tenant Liability
- Mobile Home Coverage
- Animal Liability
- Optional Earthquake & Burglary Coverages
- ATVs & 4 Wheelers
- Watercraft
- Snowmobiles
- Personal Property such as Jewelry, Guns, etc.
- Excess Flood
- Excess Coverage Available

GARAGE LIABILITY/TOWING

CLASSES

- Repossession Companies
- Towing Operations
- Motorcycle & Recreational Vehicles
- Recreational Vehicle Dealers
- Car Washes
- Valet Parking
- Mechanical Repair Shops

- Auto Body Shops
- Custom Shops
- Auto Dealerships
- Used Car Dealerships

COVERAGES

- Garage Liability
- Towing—On Hook & Cargo
- Recovery
- Wrongful Repossession
- Garage Keepers Legal Liability
- Dealer's Open Lot
- Drive Other Car
- Excess Coverage Available

COMMERCIAL LIABILITY

CLASSES

- Amusements Industry
- Inflatables
- Contractors / Building Trades
- Health Clubs
- Restaurants, Bars, Nightclubs
- Cabarets, Comedy Clubs
- Outdoor Recreation
- Events Liability
- Equipment Dealers
- Manufactured Home Dealers
- Motorsports
- Drones
- Underground Storage Tanks

COVERAGES

- General Liability
- Special Events Liability
- Liquor Liability
- Product Liability
- Assault & Battery
- Parades & Fireworks Liability
- Watercraft
- Alleged Sexual Abuse & Molestation
- Excess Coverage Available

COMMERCIAL PROPERTY / INLAND MARINE

CLASSES

- Bars and Taverns
- Restaurants
- Habitational
- Offices
- Warehouses

COVERAGES

- Inland Marine
- Builder's Risk
- Jeweler's Block
- Optional Theft Coverage
- Equipment Floaters
- Basic, Broad, Special Form Coverages Available
- Vacant Property, Building, Land
- Wind & Earthquake
- Excess Flood
- Excess Coverage Available

HEALTHCARE SERVICES

CLASSES

- Healthcare Professionals
- Medical Directors
- Doctors, Nurses, Midwives
- Nursing Homes
- Senior Care Centers
- Home Health
- Hospitals
- Clinics & Group Practices

COVERAGES

- Malpractice
- Commercial Liability
- Alleged Sexual Abuse & Molestation
- Excess Coverage Available

AVIATION

PILOT CLASSES

- Private Pilots
- Commercial Pilots
- Student Pilots
- CFIs
- AMTs

AIRCRAFT CLASSES

- Helicopter & Rotorcraft
- LSAs
- Experimental
- Homebuilts & Kit-planes
- Ultralights
- Vintage/Antique

AVIATION COVERAGES

- Hull
- Commercial & Personal Liability
- Drones

- Non-Owned Aircraft
- Hangar Liability
- In-Flight or Transport
- Excess Coverage Available

PROFESSIONAL LIABILITY AND ERRORS & OMISSIONS

CLASSES

- Accountants
- Architects & Engineers
- Attorneys
- Business Professionals
- Commercial & Res. Inspectors
- Consultants - Any Industry
- Financial Advisors
- Miscellaneous Professionals
- Personal or at Home Service Co.
- Real Estate
- Security Guards & Rel. Ops.
- Service Companies
- Small Business Owners
- Tax Preparers

COVERAGES

- Wrongful Acts
- Assault & Battery
- Alleged Sexual Abuse & Molestation
- Excess Coverage Available

Also see Healthcare Services section

DIRECTORS & OFFICERS LIABILITY INSURANCE

CLASSES

- Board Members
- Business Professionals
- Retired Consultants and Mentors

COVERAGES

- Wrongful Acts
- Assault and Battery
- Alleged Sexual Abuse & Molestation
- Deposition Coverage

LET PRIME INSURE YOUR TOUGH RISKS.

Call 800-257-5590 or email us at

QUOTES@PRIMEIS.COM

WWW.PRIMEIS.COM



Customized solutions for specialty risks



Prime Property & Casualty Insurance Inc. (PPCI) Commercial Auto

Coverage offered in FL, IL, KS, KY, MA, NC, NJ, NM, NV and SC

CLASSES

- Trucking
- Specialty/Customized Vehicles
- Vehicle Rental Operations
- Public Livery
 - » Taxi
 - » Limo
 - » Paratransit
 - » Transportation Network Companies (TNC)
- Garage Related - Dealer Plates, Transportation Plates, and Owned Commercial Vehicles
 - » Service/Repair Operations
 - » Towing & Repossession Operations
 - » Dealerships
 - Recreation Vehicles
 - Automobile and Motorcycle Dealers
 - Used Car Dealers

COVERAGES

- Automobile Physical Damage
- Commercial Auto Liability
 - » Primary Auto Liability
 - » Hired and Non-Owned Auto Liability
 - » Contingent Auto Liability
 - » Excess Auto Liability
 - » Dealer Plate/Transportation Plate Liability

Prime Property & Casualty Insurance Inc. is an admitted insurance carrier specializing in commercial auto coverage in FL, IL, KS, KY, MA, NC, NJ, NM, NV and SC.

Other commercial auto classes and coverages offered through Prime Insurance Company (PIC) a surplus lines carrier affiliated with PPCI. PIC commercial auto is not available in all states.

LET PPCI INSURE YOUR TOUGH RISKS.

Call 800-257-5590 or email us at:

quotes@primeis.com

www.primeis.com/ppci



RECENTLY PLACED ACCOUNTS NATIONWIDE

Account Type	Limits	SIR/DEDUCTIBLE	PREMIUM
Restaurants	\$1MM per accident	\$5,000	\$353,133
Multi-family Affordable Housing	\$1MM per accident/\$3MM aggregate	\$25,000	\$382,849
Paratransit	\$300K CSL	\$2,500	\$102,504
Gas Dealers	\$21,800 on site/\$100K 3rd party/\$121,800 aggregate	\$10,000	\$7,000
Boats, Ships & Other Watercraft	\$500K per accident/\$1MM aggregate	\$2,500	\$9,752
Aerial Arts Including Circus School	\$50K per person/\$100K per accident/\$300K aggregate	\$2,500	\$1,357
High Performance Watercraft	\$500K per accident/\$500K aggregate	\$5,000	\$19,435
Automobile Repair, Service, Parking, Storage	\$85K per accident/\$85K aggregate	\$2,500	\$5,091
Special Event - Birthday Party	\$100K per accident/\$250K per person/\$1MM	\$2,500	\$3,060
Commercial Automobile - Drive Other Car	\$1MM per accident	\$5,000	\$26,038
Guided Horse and Pony Rides	\$50K per person/\$100K per accident/\$300K aggregate	\$2,500	\$3,840
Bus Companies	\$1MM per accident	\$5,000	\$109,268



RECENTLY PLACED ACCOUNTS NATIONWIDE

Account Type	Limits	SIR/DEDUCTIBLE	PREMIUM
Outdoor Hemp Crop Coverage	\$1,795,200 TIV	\$10,000	\$89,760
Cannabis Cultivation Property	\$6,416,200 TIV	\$25,000	\$275,809
Rental - Auto	\$25K per person/\$50K per accident/\$10K property damage	\$2,500	\$71,696
Personal Watercraft Rental	\$500K per person, \$1MM per accident, \$1MM aggregate	\$2,500	\$11,156
Security Guard Operation & Related Operations	\$100K wrongful act sublimit/ \$200K aggregate/\$25K A&B/ \$50K P&A	\$2,500	\$3,518
Guided Activities	\$50K per person/\$100K per accident/\$300K aggregate	\$2,500	\$1,055
Amusement & Recreation Operations	\$100K per person/\$1MM per accident/\$2MM aggregate	\$2,500	13,299
Indoor Trampoline Park	\$500K per accident/\$1MM aggregate	\$5,000	\$7,459
Mechanical Bulls	\$50K per person/\$100K per accident/\$300K aggregate	\$5,000	\$6,336
Guided IceKart Tours	\$100K per person/\$300K per accident/\$1MM aggregate	\$2,500	\$4,268
Short Haul Trucking	\$1MM per accident	\$5,000	\$55,395
Long Haul Trucking	\$750K per accident	\$5,000	\$91,538

rev. 8/2020

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For latest ratings, access www.ambest.com.



Mailing Address:
Prime Insurance Company
PO Box 4439
Sandy, Utah 84091-4439
General Inquiries
1.800.257.5590 * info@primeis.com

CONTACT US

PRESIDENT'S HOT LINE

The President's Hot Line is open to all. Any questions or issues that cannot be resolved by another department.

Rick J. Lindsey, President & CEO
Phone: 1.801.304.5510
Email: RJL@primeis.com
Website: www.primeis.com

UNDERWRITING

All quotes--new, add or delete coverage, questions about your quote or other coverage requirements.

Tollfree: 1.877.243.8181
Fax: 1.800.478.9880
Email: quotes@primeis.com

Jaime Gustafson, Senior Vice President
Phone: 1.801.304.5522

PRODUCER SERVICES

Producer agreements & other documentation in order to conduct business.

Toll Free: 1.800.421.8328
Fax: 1.800.262.3719
Email: producerservices@primeis.com

Monica Ford, Vice President of Operations
Phone: 1.801.304.5548

RISK MANAGEMENT

Policy Receipt Forms, Risk Management Compliance.

Toll Free: 1.877.585.2851
Fax: 1.877.585.2852
Email: rmd@primeis.com

Tommy Thomassie, Chief Risk Officer
Phone: 1.801.304.3717

CONTRACT & POLICY SERVICES

Assistance for most needs. Policy changes, corrections, filings, certificates, questions on binding requirements & forms, such as claims & warranty, applications & down payments.

Toll Free: 1.800.257.5590
Fax: 1.877.452.6910
Emails: policyservices@primeis.com

Aimee McCue, Vice President of Policy Services
Phone: 1.801.304.3786

BILLING & FINANCE

Assistance on existing accounts receivable, balances, payment arrangements and financing.

Toll Free: 1.800.851.3495
Fax: 1.800.482.6818
Email: ar@primeis.com

Lori Largo, Accounts Receivable Manager
Phone: 1.801.304.3775

CLAIMS

Report a claim or an incident, loss run requests (via email only).

Toll Free: 1.877.585.2849
Fax: 1.877.452.6909
Email: cda@primeis.com

David McBride, Senior Vice President
Phone: 1.801.304.5541

MARKETING

Marketing inquiries and questions.

Barbara Malkowski, Senior Vice President
Phone: 1.312.884.5801
Email: barbaram@primeis.com