

SSIU PROGRAMS OVERVIEW

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ABOUT SSIU

Founded in 2013, SSIU is a coastal InsurTech company which connects our customers with a comprehensive collection of A rated carriers. Our web-based platforms allow users to obtain quotes anytime, from anywhere, to meet today's on-demand consumer environment. Data entry is minimized by populating information from API calls - maximizing user efficiency. Quotes from multiple carriers are summarized instantly allowing retailers to choose the company best suited to the client's need, and the automation of application, payment, and renewal processes provide continued ease of use post initial transaction.

Real-time analytics foster intelligent decisions, ensuring the fastest, most personalized service in the industry. Our sound underwriting principles allow us to attract and offer superior markets to our agents. By promoting outstanding training and long-term career opportunities, SSIU attracts superior individuals who share the company vision of excellence and growth.

ABOUT LLOYD'S OF LONDON

Lloyd's is the world's specialist insurance and re-insurance market, bringing together an outstanding concentration of underwriting expertise and talent. It is often the first to insure emerging, unusual and/or complex risks. As the oldest insurance marketplace in the world, they have the pedigree and stability you and your customers want, and they maintain an A rating with AM Best. Our partnership with Lloyd's means that the products you need for your customers are available in your area. We understand that helping you write more business is beneficial to us all.

WHAT THIS MEANS FOR YOU

SSIU maintains a superb relationship with the support team at Lloyd's. Our vast knowledge of Lloyd's product lines allows us to help you recommend the best insurance opportunities to your customers, while giving you the security of knowing that SSIU is here to assist you. Lloyd's has approved SSIU as a Coverholder by performing an assessment of our reputation and financial standing, and investigating the character and suitability of our offices and employees before accreditation.

While SSIU and the Lloyd's market may be new to you, our Lloyd's Underwriters have been writing business in our coastal area for many years, and have literally weathered the storms. Through Ivan, Katrina, Michael, and even smaller storms, Lloyd's has been here providing the coverage your customers need, while delivering our Underwriting team the support to help you at your customer's time of need. We promise to work hard for your business, and in turn help you keep your customers happy and properly covered with some of the best products available.

COVERAGE AREAS BY STATE / COUNTY

- ALABAMA - Mobile, Baldwin
- MISSISSIPPI* - Hancock, Harrison, Jackson
- SOUTH CAROLINA* - Beaufort, Colleton, Charleston, Georgetown, Horry
- FLORIDA - Escambia, Santa Rosa, Okaloosa, Walton, Bay, Gulf, Franklin, Wakulla
- GEORGIA - Chatham, Bryan, Liberty, McIntosh, Glynn, Camden

**Expansion into additional markets expected in 2020-2021*

28May2020

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CARRIERS & PROGRAMS

UNDERWRITERS AT LLOYD'S OF LONDON (*COVERHOLDER*)

HO3, DP3, HO5, HO6, Wind Only, Commercial Property, Primary & Excess Flood

CANOPIUS US INSURANCE, INC

HO3, DP3, Wind Only, Manufactured Homes, Commercial Property & Package (with GL)

CHUBB EUROPEAN SE

HO3, DP3, HO5, HO6, Wind Only, Commercial Property

ATLANTIC CASUALTY

General Liability

SAFEHOLD SPECIAL RISK

Builders Risk

PALOMAR SPECIALTY (*ADMITTED MARKET*)

Builders Risk

PERSONAL LINES PROGRAMS HIGHLIGHTS

- Discounts available for Storm Shutters/Impact Glass, Metal Roofs, Hip Roofs, New Home Credits, Monitored Alarms, Fortified Homes, Service Discounts for First Responders, Teachers and Military
- No Distance-to-Coast Requirement*
- Flexible AOP and Wind/Hail Deductibles, Named Storm Deductible available*
- Wind Only, Builder's Risk and Vacant Home programs available
- Flexible underwriting for special circumstances
- Instant quoting via online rater; 24-hour bind & policy issuance turnaround
- Model Homes eligible
- Primary Flood in CBRA Zones available
- Optional Home Systems Protection, Service Line & Enhanced Identity Fraud on HO3

**Except on Manufactured Homes*

COMMERCIAL LINES PROGRAM HIGHLIGHTS

- Discounts available for Storm Shutters/Impact Glass, Metal Roofs, Hip Roofs, Monitored Alarms, Fortified Construction (Bronze, Silver & Gold)
- No Distance-to-Coast Requirement
- Flexible AOP and Wind/Hail Deductibles, Named Storm Deductible available
- Wind Only and Builder's Risk programs available
- Flexible underwriting for special circumstances
- 24-hour quote and bind turnaround
- Property Enhancement Endorsement available
- Restaurants, Office Buildings, COAs and HOAs, Self-Storage Facilities, Lessor's Risk, C-Stores, Rental Dwellings, Healthcare Offices