



PRODUCTS & SERVICES

Business Insurance

Property & Casualty

- General Liability
- Property
- Workers' Compensation Coverage
- Automobile/Commercial Vehicle Fleet Insurance
- Umbrella/Excess Liability Insurance
- **Inland Marine/Equipment Coverage**
- Business Income/Extra Expense
- Boiler & Machinery/Equipment Breakdown
- Transportation/Ocean Marine
- Owner's and Contractor's Protective Liability
- Builder's Risk
- Surety/Bonding
- **Captive Programs**
- Alternative Risk Financing

Specialty Products

- Pollution Liability/Environmental
- Professional Liability/Errors & Omissions
- Crime (Fidelity) Insurance
- **Cyber Liability**
- Director's and Officer's/Management Liability (D&O)
- **Employment Practices Liability**
- Fiduciary Liability
- Business Travel Accident/Kidnap & Ransom Insurance

Employee Benefits

- **Medical Insurance**
- Prescription Drug Plans
- Private Benefits Exchange
- Medical Captive Programs
- Consortiums/Trusts
- Dental & Vision Benefits
- Group Life Insurance
- NYS Disability (DBL)
- Short-term Disability Insurance
- Long-term Disability Insurance
- Voluntary Insurance
- Executive Benefits
- Retirement Planning and 401K Administration
- Underwriting & Reporting
- Compliance
- Wellness Programs
- **Pet Insurance**

Industry Specialties/Practice Groups

- **Affordable Housing Insurance**
- Construction Insurance
- Car Dealer Insurance
- Healthcare Facility Insurance
- Manufacturing Insurance
- **Non-profit Insurance**
- Farms
- Municipalities and Schools Insurance

Personal Insurance

- Automobile Insurance
- Homeowners Insurance
- Vacation or Secondary Home Insurance
- **Jewelry, Fine Arts and Collectibles Insurance**
- Renters Insurance
- Condominium Insurance
- Landlord (Rental Properties) Insurance
- Excess/Personal Umbrella Liability
- Flood Coverage, Primary & Excess
- Life Insurance
- Motorcycles
- Recreational Vehicles
- Watercraft Insurance
- Co-Ops Insurance
- Identity Theft Insurance
- Trip/Travel/International Medical Evacuation Coverage
- **Workers' Compensation (Domestic Help)**