

Workers' Comp

XPT offers coverage for a wide variety of classes.

HIGHLIGHTS

- Extensive class code appetite
- Eligible premiums ranging from \$2,500 to \$1MM+
- Multiple A-Rated Carriers
- Ability to write in all states
- Competitive commissions
- Hard-to-Place High Risk Industries are acceptable
- New ventures and lapses in coverage are acceptable
- Quick quote turn-around time
- The highest level of customer service

SUBMISSION REQUIREMENTS

- Acord 130 Application (Workers' Compensation)
- Supplemental Application
- WCIRB/NCCI Experience Mod Worksheets for the current and prior policy period
- Currently valued loss runs - within 90 days of the effective date
- Submissions can be sent to wbsubmissions@xptspecialty.com

CHECK OUT OUR ONLINE PORTAL

Our Workers' Comp portal offers cutting edge cloud-based technology that allows a faster, more efficient way to submit your business, obtain a quote, communicate directly with our team, and gain easy access to our multiple A-rated carriers.

- **Upload a Complete Submission Directly to the Online Platform** - Acord, Supplemental Apps, Ex-Mod Worksheets, and Loss Runs
- **Submission Management** - Our online platform is user-friendly, intuitive, making it easy to manage your submissions.
- **Quick Quotes** - Obtain multiple quotes from a single submission in as little as 24-hours.
- **Up to Date Carrier Listings** - Contains listings of a great new supply of carriers for your consideration. You'll be impressed by the range of carrier inventory.
- **Easy Communication** - Communicate directly with your underwriter through the portal.

Request online portal credentials by emailing: wgeneral@xptspecialty.com

CONTACT California License #0622580 / Texas License #15210



DAN RIEDEN

EXECUTIVE VICE PRESIDENT, WORKERS' COMP
D: 714.395.5068 E: DAN.RIEDEN@XPTSPECIALTY.COM



MATT RIEDEN WESTERN REGION

SENIOR VICE PRESIDENT, WORKERS' COMP
D: 714.395.5082 E: MATT.RIEDEN@XPTSPECIALTY.COM



JARED LYON WESTERN REGION

UNDERWRITER ASSISTANT, WORKERS' COMP
D: 818.736.8799 E: JAREDLYON@XPTSPECIALTY.COM



CHRIS ORNCE MIDWEST AND EASTERN REGIONS

SENIOR VICE PRESIDENT, WORKERS' COMP
D: 949.247.8679 E: CHRISORNCE@XPTSPECIALTY.COM

Workers' Comp

Industry Hot List

AUTOMOTIVE

- Auto Body Shops
- Auto Dealers (New & Used)
- Auto Parts Stores
- Auto Repair and Painting Shops
- Car Washes
- Gas Stations
- Oil Change & Lubrication Shops
- Rubber Tire Dealers

CONTRACTORS

- Burglar, Fire, Security Alarm Installation
- Carpentry
- Concrete
- Deck / Fence Installation
- Electricians
- Excavation
- Flooring
- Glazing
- HVAC
- Landscapers
- Lawn Sprinkler Installation
- Masonry
- Painters
- Plumbers
- Sound System Installation
- Tile / Stone Installation
- Wallboard

ENTERTAINMENT AND RECREATION

- Amusement Parks
- Bowling Centers
- Escape Rooms
- Fitness Centers
- Golf and Country Clubs
- Miniature Golf
- Movie Theaters
- Roller Skate Rinks
- Social Clubs
- Yacht Clubs

EDUCATIONAL AND RELIGIOUS SERVICES

- Churches and Houses of Worship
- Colleges - Universities
- Daycare Centers
- Preschools - Kindergartens
- Private Schools
- Tutoring Centers

FINANCE AND INSURANCE

- Banks and credit unions
- Financial Consulting
- Insurance Agencies and Brokerages
- Investment Managers
- Mortgage Banker and Brokers
- Security Brokers
- Trust Companies

HEALTHCARE

- Chiropractors
- Clinical / Medical Laboratory
- Dentists / Dental Labs
- Home Health Aides
- Home Healthcare Services
- Homemaker Services
- Hospice Care
- Massage Therapy
- Medical Offices
- Optical Services
- Palliative Care
- Pharmacies
- Physical Therapy
- Physicians and Surgeons
- Speech Therapy

MANUFACTURING

- Audio or Video Equipment
- Automotive Parts
- Cabinet / Wood
- Clothing and Textile
- Computer and Electronic Products
- Concrete / Stone
- Products
- Food and Beverage
- Furniture
- Household and Kitchen Products
- Jewelry
- Lighting and Fixtures
- Machine Shops
- Medical Devices
- Paper Goods and Products
- Personal Care Products
- Pet Products
- Plastic Products
- Rubber Goods
- Signs
- Sporting Goods

PROFESSIONAL SERVICES

- Accountant / Bookkeepers
- Advertising
- Architects
- Computer Programming
- Graphic Design
- Internet or Web Application
- Law Offices - Attorneys
- Payroll Services
- Photographers + Photofinishing
- Telemarketing and Research Services
- Travel Agency

REAL ESTATE

- Commercial Property Mgmt.
- Real Estate Agents and Brokers
- Real Estate Appraisers
- Residential Property Mgmt.

RESTAURANTS AND HOSPITALITY

- Bakeries / Donut Shops
- Catering Services
- Coffee / Beverage Shops
- Hotels
- Ice Cream / Frozen Yogurt Shops
- Motels
- Pizza Parlors
- Restaurants - Fast Food
- Restaurants - Full Service
- Restaurants or Taverns
- Sandwich Shops
- Wineries / Vineyards

RETAIL / WHOLESALE SHOPS

- Appliance
- Art Galleries
- Beverage Distributors
- Book Stores
- Building Material
- Clothing, Shoes and Accessories
- Computers and Electronics
- Convenience Stores
- Drug Stores and Pharmacies
- Florists
- Furniture, Fixture and Lighting
- Gardening and Light Farming Supplies
- Grocery Stores
- Hardware Stores
- Hobby, Craft, or Artist Supply
- Household Appliances
- Jewelry Stores
- Office Supply Stores
- Paint Stores
- Pet Products and Grooming
- Plumbing Supplies
- Retail Stores NOC
- Sporting Goods
- Tailors and Alterations
- Tile Stores
- Toy Stores

CONTACT California License #0622580 / Texas License #15210



DAN RIEDEN

EXECUTIVE VICE PRESIDENT, WORKERS' COMP

D: 714.395.5068 E: DAN.RIEDEN@XPTSPECIALTY.COM



JARED LYON WESTERN REGION

UNDERWRITER ASSISTANT, WORKERS' COMP

D: 818.736.8799 E: JAREDLYON@XPTSPECIALTY.COM



MATT RIEDEN WESTERN REGION

SENIOR VICE PRESIDENT, WORKERS' COMP

D: 714.395.5082 E: MATT.RIEDEN@XPTSPECIALTY.COM



CHRIS ORNCE MIDWEST AND EASTERN REGIONS

SENIOR VICE PRESIDENT, WORKERS' COMP

D: 949.247.8679 E: CHRISORNCE@XPTSPECIALTY.COM

Workers' Comp

Industry Hot List

SERVICES

- Audio Post Production - Computer or Electronic
- Barber & Beauty Shops
- Commercial / Residential Cleaners
- Delivery / Courier Services
- Dry Cleaners
- Engraving
- Laundromats
- Nail Salons
- Nurseries
- Office Machine Sales, Installation, or Repair
- Pet Boarding

- Pet Groomers
- Printing Operations
- Publishers
- Tailoring or Dressmaking
- Veterinarians

TRANSPORTATION

- Buses
- Limousine
- Local Trucking or Hauling
- Long Distance Trucking or Hauling
- Non-Medical
- Parcel Delivery
- Sand and Gravel Haulers
- Towing
- Waste Haulers

HARD TO PLACE / HIGH HAZARD GUIDE

- Advertising Display Installation
- Agribusiness
- Arborists
- Asbestos Removal Operations
- Asphalt Works
- Automatic Sprinkler Installation
- Boiler Installation or Repair
- Brick or Clay Product Mfg.
- Buses
- Carpentry NOC
- Cell Towers
- Cement Manufacturing
- Concrete Construction Bridges or Culverts
- Concrete Construction NOC
- Concrete or Cement Work: Floors, Driveways, etc.
- Concrete Products Mfg.
- Conduit Construction
- Construction or Agricultural Machine Mfg.
- Construction or Erection: Permanent Yard
- Day Camps
- Door and Window Installation
- Drilling NOC
- Electric Light or Powerline
- Electrical Wiring
- Elevator Erection or Repair
- Excavation
- Explosive Distributors
- Exterminators
- Farm
- Fertilizer Mfg.
- Gas Main Construction
- Gasoline Dealers and Drivers
- Glazier
- Grain Elevator Operation
- HVAC
- Iron or Steel Erection
- Iron or Steel Fabrication
- Iron or Steel Mfg.
- Irrigation or Drainage Systems
- Landscaping
- Limousine Services
- Logging
- Lumberyard
- Machine Shops NOC
- Machinery or Equipment Erection or Repair
- Masonry
- Mining NOC
- Mobile Crane & Hoisting Service Contractors NOC
- Moving and Storage Transportation
- Non-Medical Transportation
- Oil or Gas
- Ore Milling and Drivers
- Painting NOC
- Painting: Metal Structures Over Two Stories
- Pallet Mfg.
- Parcel Delivery
- Plastering NOC
- Plumbers
- Quarries
- Refractory Products Mfg.
- Roofing
- Sand and Gravel
- Saw Mill
- Sewer Construction
- Sheet Metal Work
- Sign Installation
- Solar Panel Installation
- Stone Cutting or Polishing
- Street and Road Construction
- Telecommunications Co: Cable TV or Satellite
- Towing
- Tree Pruning & Trimming
- Trucking: Long Haul
- Trucking: Short Haul
- Waste Hauler
- Welding or Cutting

CONTACT California License #0622580 / Texas License #15210



DAN RIEDEN
EXECUTIVE VICE PRESIDENT, WORKERS' COMP
D: 714.395.5068 E: DAN.RIEDEN@XPTSPECIALTY.COM



MATT RIEDEN WESTERN REGION
SENIOR VICE PRESIDENT, WORKERS' COMP
D: 714.395.5082 E: MATT.RIEDEN@XPTSPECIALTY.COM



JARED LYON WESTERN REGION
UNDERWRITER ASSISTANT, WORKERS' COMP
D: 818.736.8799 E: JAREDLYON@XPTSPECIALTY.COM



CHRIS ORNCE MIDWEST AND EASTERN REGIONS
SENIOR VICE PRESIDENT, WORKERS' COMP
D: 949.247.8679 E: CHRISORNCE@XPTSPECIALTY.COM

Collaborating for long-term *success*

Profit from Partnership with XPT Specialty

As the world evolves and new coverage needs arise, XPT is your expert partner team for wholesale insurance - combining years of expertise and excellent service with expansive distributor and carrier relationships to take on the work that provides the most return for you.

Lines of Coverage

- Commercial Property
- General Liability
- Workers' Compensation
- Professional Lines
- Personal Lines
- Flood

AND MANY MORE

Industries

- Transportation
- Hospitality
- Agribusiness
- Contractors
- Oil & Gas / Environmental
- Auto Dealers
- Golf & Country Clubs
- Farm & Ranch
- Restaurants / Bars / Taverns

AND MANY MORE

Locations

XPT has many locations throughout the United States - and rapidly growing.

- BARRE, VT
- BURLINGTON, NC
- CLOVIS, CA
- DENVER, CO
- DOYLESTOWN, PA
- FT. LAUDERDALE, FL
- HOUSTON, TX
- INDIANAPOLIS, IN
- IRVINE, CA
- MINNEAPOLIS, MN
- MISSOULA, MT
- NAPLES, FL
- NEW HAVEN, CT
- NEW YORK, NY
- ORLANDO, FL
- PLANO, TX
- PORTLAND, OR
- SACRAMENTO, CA
- SAN ANTONIO, TX
- SEATTLE, WA
- ST. LOUIS, MO
- TAMPA, FL
- WHITE PLAINS, NY
- WOODLAND HILLS, CA



Why Choose XPT

XPT Group, LLC / XPT Specialty is a distribution platform for Property & Casualty Insurance that was formed in 2017 and currently writing over \$1 billion in annual premium. This rapid growth and product development is a result of acquiring specialty wholesale insurance businesses, hiring seasoned expert production teams, and developing and administering new tech-enabled insurance programs for various coverages and industries.

EXPERTISE

At XPT, our exceptional team of brokers have deep industry expertise to find the best coverage for your clients - from construction to transportation to events and more. Our experts' depth of knowledge goes beyond only carriers to truly understanding the actual coverage and exclusions.

TEAMWORK

Our specialists work together to place your insureds - so you have the combined expertise of an entire team working for you to solve problems others can't. We welcome challenges - are passionate about cracking them - with an eye always on giving you the best value.

Specialty Products

From XPT Specialty

XPT is your eXpert Partner Team for wholesale commercial insurance. Our exceptional team of brokers have deep industry expertise to find the best coverage for your clients – from construction to transportation to events and more. Our experts’ depth of knowledge goes beyond only carriers to truly understanding the actual coverage and exclusions. We believe in closer partnerships that multiply business for everyone.

GENERAL LIABILITY/PROPERTY/INLAND MARINE/PACKAGE

GENERAL LIABILITY (GL) CLASSES/COVERAGES

- OCP
- Cannabis
- Contractors
- Habitational
- LRO
- Products Liability
- Restaurants/Bars/Taverns
(including Liquor Liability)
- Vacants

PROPERTY & INLAND MARINE CLASSES & COVERAGES

- Earthquake
- Flood
- Floaters – Scheduled & Unscheduled
- MTC/APD
- Builders Risk/COC
- Vacants
- LRO
- Restaurants/Bars/Taverns
- Warehouses
- Manufacturing

UMBRELLA / EXCESS

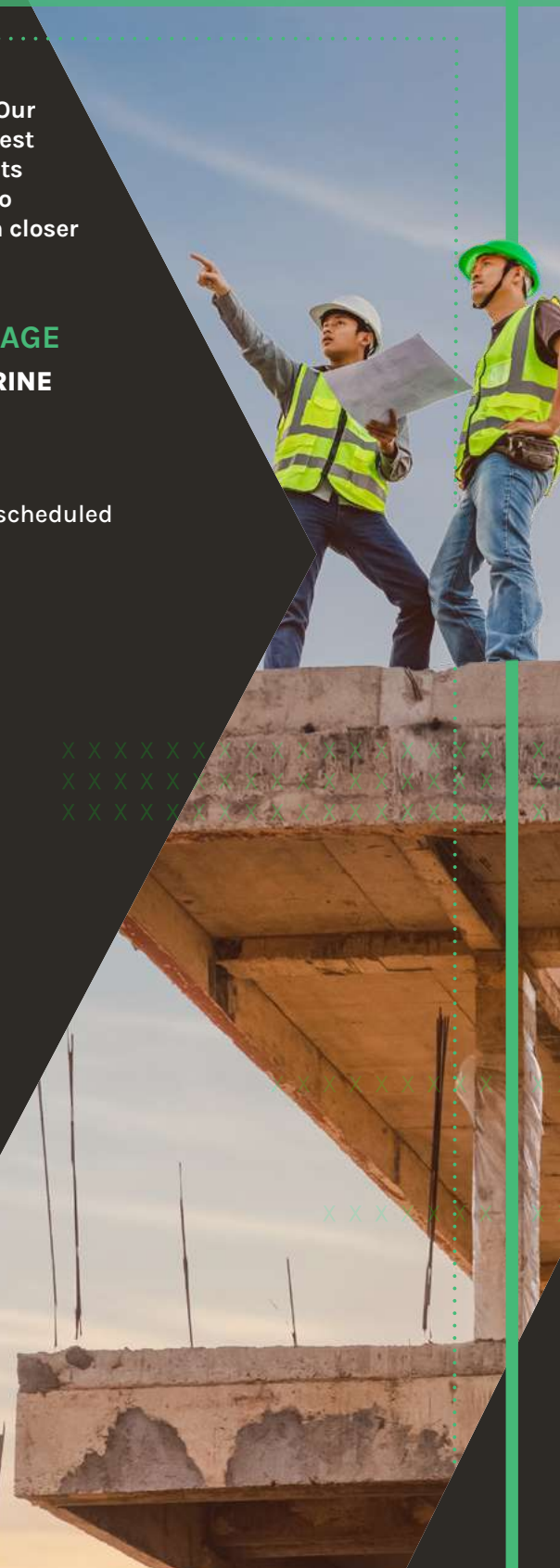
We have carriers that write over Occurrence or Claims-Made underlying forms, which can include:

- Auto Liability
- Employee Benefits Liability
- Employers Liability
- Environmental
- Professional

LIMITS \$25,000,000+

Umbrella / Excess Sample Classes

- Contractors
- Habitational
- Hospitality
- Lessors Risk
- Products
- Special Events
- Vacants



Specialty Products

From XPT Specialty

ENVIRONMENTAL RISKS

COVERAGES OFFERED

- Contractors Pollution Liability
- Professional Liability
- Underground Storage Tank Liability
- Above Ground Storage Tank Liability
- General Liability
- Excess Liability
- Environmental Impairment/ Site Pollution Liability
- Workers' Compensation (must be written with the GL)

ELIGIBLE CLASSES

CONTRACTORS

- Asbestos Abatement Contractors
- Storage Tank Contractors
- Remediation Contractors
- Excavation

FACILITIES (Environmental Impairment/Site Pollution Liability)

- Manufacturing - Environmental Products
- Hospitals & Health Facilities
- Recyclers
- Chemical Distributors

CONSULTANTS

- Oil and Gas Consulting
- Remediation Design & Oversight
- Storage Tank Consultants
- Asbestos Abatement Consultants

PROFESSIONAL LIABILITY/EXECUTIVE LIABILITY

PROFESSIONAL LIABILITY

- Miscellaneous Professional Liability - over 60 classes written
- Media & Marketing Liability
- Technology / Digital / Cyber Liability
- Design Professionals Liability: Architect / Engineers;
- Design Build Contractors; Construction Managers
- Specified Medical Professions / Non-Standard
- Medical Malpractice for Physicians, Surgeons & Dentists

GARAGE & GKLL

- Liability Limits are available up to \$1,000,000 each accident/\$3,000,000 aggregate.
- Limits up to \$2,000,000 are available for GKLL and/or DOL

Garage & GKLL Sample Classes

- Auto/Mobile Detail
- Auto Body Shops
- Auto Dealers
- Emergency Roadside Service
- Heavy Truck Repair
- Window Tinting
- Tire Dealers (no more than 25% used tires)

Professional Liability

See what XPT has to offer

With over 20 years of professional and executive liability experience, let our professional liability specialists at XPT Specialty help you with the most difficult risks. Risks with multiple claims or no previous coverage are no problem. We have the knowledge and expertise to get the job done.

Give XPT Specialty a chance to exceed your expectations.

PROFESSIONAL LIABILITY

- Miscellaneous Professional Liability - over 60 classes written
- Media & Marketing Liability
- Technology / Digital / Cyber Liability
- Design Professionals Liability: Architect / Engineers; Design Build Contractors; Construction Managers
- Contractors Professional
- Accountants Professional Liability
- Legal Malpractice Liability
- Specified Medical Professions / Non - Standard Medical Malpractice for Physicians, Surgeons & Dentists

EXECUTIVE LIABILITY

- Directors & Officers Liability; Private; Non- Profit; Partnerships
- Employment Practices Liability
- Fiduciary Liability; 401K; Pension Plans; ESOP's
- Crime - including Client property

All States available.
Admitted and non-admitted / A Rated markets only.

Manufactured Homes

See what XPT has to offer

PROGRAM HIGHLIGHTS

- **Age of Home** - All are acceptable
- **Protection Class** - All are acceptable
- **Occupancies** - Owner, Seasonal, Rental, Tenant
- **Replacement Cost** - Available on newer units
- **Location** - In a park or on privately owned land
- **Rental** - Multiple units may be scheduled on a single policy
- **Value** - Maximum of \$450,000 TIV and \$300,000; Coverage A (varies by geography)
- **Travel Trailer** - Acceptable, if used as a Seasonal or Secondary occupancy and permanently sited

TARGET DEMOGRAPHICS

- Owner-occupied and Seasonal Units
- Older units that are structurally sound
- Lower-value units that are well maintained
- Homeowners who are financially responsible
- Risks in rural parts of the state, often overlooked by other carriers
- Risks that reflect pride of ownership, continued maintenance, and upkeep of the premises

UNDERWRITING GUIDELINES

- **Claims History** - Verified on all submissions
- **Prior Lapses in Coverage** - acceptable (length varies by state)
- **Valuation** - Risk should be insured to 100% of Actual Cash Value or Replacement Cost Value (excluding land)
- **Animal Injury** - Liability is limited and can be excluded, depending upon the animal's bite or injury history. All dog breeds are acceptable (varies by geography)
- **Supplemental Heat** - Including but not limited to: wood, coal, pellet burning stoves - May be acceptable on Owner and Seasonal - for surcharge
- **Additional Interest** - For parties who are interested in verifying coverage, but who do not have an insurable interest in the risk

Underwritten by admitted carriers, rated 'Excellent' by A.M. Best.

Coverages vary by state.

Open for new business - Quote today!