

# Prime Steps Up to Provide Solutions



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EXCESS & SURPLUS LINES  
SPECIALTY INSURANCE

800-257-5590

[quotes@primeis.com](mailto:quotes@primeis.com)

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# PARTNER WITH US

## EXPANDING OPPORTUNITY

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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

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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

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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

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"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

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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



## CUSTOMIZED UNDERWRITING

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

## HELP WITH GROWING YOUR BUSINESS

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- » 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

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- » 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

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- » 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

	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
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.

## 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.



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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 black outboard motor. In the background, a city skyline is visible across a body of water. A parasailer with a blue and white canopy is suspended in the air above the water. The sky is overcast.

***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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