



**SOCIUS INSURANCE SERVICES, INC.**  
*(Latin For Partnership. Your Success Is Our Success)*

## Excess Liability: Easy Value-Added

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**In 2017, we are continuing to face a headwind in the property and casualty market.**

While it appears the market is bottoming out and the decrease in rates has slowed, they are still not improving. In this financial landscape, it is remaining difficult to maintain the size of a renewal book of business. This continued softening of rates can even cause a renewal book to suffer a decrease, however this presents a great opportunity to sell additional coverage while provide added value and further protection.

While rates are decreasing, customers' insurance budgets are not, nor is the litigiousness of the business environment and the amount of claims. Insurance professionals can offer to reinvest their client's savings in premium, so the insured spends the same amount but receives more protection; this in turn minimizes the loss in premium.

An ideal place to reinvest those savings is in excess casualty policies. They are easy to rate and quick to procure a quote for, and they provide a large amount of additional coverage. These policies are also very inexpensive, with minimum premiums starting at \$500 per million. We have the ability to write over almost all

lines of coverage as long as the underlying carriers are A.M. Best rated A or better, with some exceptions. We also write with many carriers in-house and can provide very quick turn around on submissions, and some quotes can be offered on an admitted basis.

Socius Insurance Services is happy to provide excess casualty quotes on almost all risk, whether we write the underlying policies or not. We look forward to helping grow your book of business and offering additional coverage to your insureds. If you are interested in an excess casualty policy, please provide the Acord applications, copies of underlying quotes, and loss run information and we will be happy to provide a quote as soon as possible.

*Please contact your Socius producer to discuss available coverage solutions.*

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