



All Together Now

Totalis Program Underwriters is a scaled and integrated platform providing specialized expertise and solutions for niche and underserved areas of the market. With a growing collection of highly regarded specialty programs in multiple industries, we're leveraging opportunities to enhance and innovate solutions for today's most complex risks.

Totalis programs are all built to deliver superior customer service, disciplined underwriting expertise, and long-term profitability and sustainability for our valued distribution and carrier partners and insureds. Dedicated to continually elevating the breadth of knowledge and depth of experience essential to driving business growth, **Totalis is where industries turn for solutions.**

Auto Services Group

Offering a suite of Finance and Insurance (F&I) products such as high-mileage service contract and warranty programs for automobile dealerships.

Geography Territory	Nationwide
Business Leader	Paul Baldwin paul.baldwin@nfp.com

Commercial Surety

Contract and Commercial Surety Bonds for a wide variety of industries and needs, with specific expertise and an exclusive product for difficult-to-place bonds in challenging non-standard surety, or where principal has sub-prime credit. No premium threshold, but focused on smaller, transactional bonds.

Lines of Business	Commercial Surety
Geography Territory	Nationwide
Business Leader	Mike Lapre mlapre@nfp.com

Entertainment Risk (ER)

ER is the market leader for hospitality insurance that focuses exclusively on nightlife and entertainment. Focusing on bars, taverns, nightclubs, live music venues, and adult entertainment venues with higher liquor sales.

Lines of Business	General Liability, Liquor Liability, Assault and Battery, Employee Benefits, Hired/Non-Owned Auto Liability, Commercial Property
Geography Territory	Nationwide
Business Leader	Tom Boardman tboardman@entertainmentrisk.com

EverGuard Insurance Services

Hospitality program for restaurants, bars and taverns, focusing on establishments with alcohol sales. Customized package product with industry-specific endorsements and coverage extensions. The program allows new ventures and various amounts of entertainment and security exposures but excludes Nightclubs and Adult Entertainment businesses. Active in 40 states.

Lines of Business	Multi-peril Commercial Package Policy, Liquor Liability, Assault and Battery, Limited Professional Liability (EPLI)
Geography Territory	Nationwide
Business Leader	John Mahoney john.mahoney@everguardins.com

Financial Institutions Group – Equity Protection Program (EPP)

Our Equity Protection Program (EPP) increases the loan options available to lending institutions by expanding loan guidelines and parameters for a variety of home equity products in a fully insured portfolio program. By insuring loans with augmented loan-to-value thresholds, debt-to-income ratios and credit score ranges, the lender is able to expand their equity loan offerings without additional risk to the lender. In the event of default, the full balance of the covered loan is payable after approximately 90 days, without incurring an expensive foreclosure, a charge-off or ROA charges. Targeted primarily to regional banks and credit unions.

Lines of Business	EPP Only
Geography Territory	Nationwide
Business Leader	Rick Hughes rick.hughes@nfp.com

Healthcare Industry Insurance Services (HIIS)

Medical malpractice coverage for a wide range of medical professionals and facilities, including urgent care clinics, occupational medical clinics, individual and group physician practices, anesthesia practices, allied facilities, healthcare staffing firms, medi-spas, aesthetic clinics and more.

Geography Territory	Nationwide
Business Leader	David Wood david.wood@nfp.com

Insurance Specialty Group (ISG)

CGL (primary and excess) and Builders Risk for residential homebuilders in challenging construction defect (CD) states. Offering project, practice and wrap policies as well as builders property policies.

Lines of Business	CGL (Primary and Excess) and Builders Risk
Geography Territory	Nationwide, Except New York
Business Leader	Stephen Harrell sharrell@isgins.com

International Insurance Group (IIG)

Short-term automobile policies, primarily for US citizens and Mexican nationals traveling into Mexico for business and pleasure trips, where the standard US personal auto policy does not provide coverage. Auto comprises approximately 95% of the existing portfolio, but coverage is also available for watercraft, motorcycle, RV, trailer and other related exposures.

Lines of Business	Primarily Private Passenger Auto, Some Miscellaneous Additional Personal Lines
Geography Territory	Mexico
Business Leader	Nate Watson nate.watson@mexpro.com

Outdoor Insurance Group (OIG)

Specialty products for the outdoor recreation and shooting sports industries, such as dude and guest ranches, outfitters and guides, hunting and fishing lodges, hunting leases, RV parks and campgrounds, and rifle/pistol/trap and skeet shooting facilities, including the sale of firearms. The business is currently produced primarily on a retail basis.

Lines of Business	Multi-peril Commercial Package, Commercial Auto, Professional Liability, Excess Liability
Geography Territory	Nationwide
Business Leader	Dan Beaudette dbeaudette@oigcorp.com Glenn Sudol gsudol@oigcorp.com

Pantheon Risk D&O

Pantheon Risk is a specialty Managing General Agency (MGA) focused on providing comprehensive Directors and Officers Liability (D&O) insurance solutions for the biotech/life sciences industries, with solutions currently on an excess basis.

Lines of Business	Primary ABC, Follow Form Excess, Side "A" Difference in Conditions (DIC)
Geography Territory	Nationwide
Business Leader	Brian Jones bjones@quadscore.com

Park Shield (PS)

Park Shield is an insurance solutions provider for the manufactured housing industry and RV parks. Offerings include both Property and General Liability, with policies customized to meet the needs of each individual manufactured housing community. Park owners vary from individuals operating single parks to private equity owners operating 100+ communities. Target markets include housing communities rather than individual residences.

Lines of Business	General Liability, Commercial Property, Excess Liability, Equipment Breakdown, Cyber and EPLI
Geography Territory	Nationwide
Business Leader	Drew Hill dhill@parkshieldins.com

Pro Financial Services (PFS)

PFS is a leading underwriter of specialized disability insurance for top talent in sports, entertainment, business and medicine. PFS develops flexible policies that protect the assets and earnings of people whose futures depend on their continued ability to perform at elite levels. They underwrite over \$5 billion of coverage each year, developing innovative risk solutions for top talent via exclusive carrier partnerships.

Lines of Business	Sports and Entertainment
Geography Territory	Nationwide
Business Leader	Dan Burns dburns@pfsins.com

ProTek

Designed specifically to meet the needs of the medical device and equipment industry, including manufacturers, distributors, manufacturer's reps, servicers/refurbishers and medical equipment leasing companies. No eligibility for any medical devices that are implanted, injected or ingested. Also offers a separate physical damage and warranty product for imaging devices.

Lines of Business	Multi-peril Commercial Package, Professional Liability, Warranty
Geography Territory	Nationwide
Business Leader	Dan Schneider dan.schneider@protek-insurance.com

QuadScore D&O

QS Professional is focused on providing comprehensive Directors and Officers Liability (D&O) insurance solutions to the cannabis industry. With primary and excess capabilities, combined with the capacity to write in both the US and Canada, QS has the solutions to meet the most complex cannabis D&O needs.

Lines of Business	Primary ABC, Follow Form Excess, Side "A" Difference in Conditions (DIC)
Geography Territory	Nationwide, Canada
Business Leader	Brian Jones bjones@quadscore.com

QuadScore (QS)

QS is an industry-leading insurance solutions provider focused on the cannabis industry. With broad product offering, QS offers best in class coverage terms, capacity, and risk management services. Classifications include cultivators, distribution, testing, manufacturers, multi-state and single state operators and retail or dispensary operators.

Lines of Business	General Liability, Product Liability, Property, Motor Truck Cargo, Auto Liability, Hired and Non-Owned Auto, Assault and Battery, Property, Business Interruption, Cannabis Stock
Geography Territory	Nationwide
Business Leader	Brian Rabedioux brabedioux@quadscore.com

Quantum Risk Solutions (QRS)

Offering various transportation insurance products to the transportation industry. Programs include trucking, towing, specialty haulers, and para transit and the non-emergency medical transportation and public auto sectors.

Lines of Business	Auto Liability, General Liability, Garage Keepers, Motor Truck Cargo, Physical Damage, Hired / Non-owned, UIM/UM (package available)
Geography Territory	Nationwide
Business Leader	Anthony Karlis akarlis@q-risksolutions.com

Specialty Program Solutions (SPS)

SPS is a program administrator focused on the forestry and construction industry. Classes of business include logging/lumbering operations and equipment, woodyard and sawmill equipment, construction contractor equipment, and all other inland marine products.

Lines of Business	Property and Inland Marine
Geography Territory	Nationwide
Business Leader	Jeff Vaughn jvaughn@spsins.com

Totalis Leadership

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