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U.S. Risk Underwriters, Inc.	Advocate Reinsurance Partners
U.S. Risk Brokers, Inc.	Oxford Insurance Brokers, Ltd.
U.S. Risk Financial Services, Inc.	Professional Claims Managers, Inc.
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*"A World of Markets Within Your Reach"*

[www.usrisk.com](http://www.usrisk.com)

U.S. Risk is a specialty lines underwriting manager and wholesale broker headquartered in Dallas, TX. Through its 11 domestic and international branches and network of over 4,000 retail producers, U.S. Risk is able to provide the expertise to handle the most difficult risks.

## Energy/Oil & Gas

### Target Classes:

- ▶ Oil & Gas Operators
- ▶ Oil & Gas Non-Operators/Working Interest
- ▶ Service Contractors including: Roustabouts  
Flow Back Contractors, Pulling Rods and Tubes,  
Wireline Operations, Cleaning & Swabbing, Fishing  
Contractors, Acidizing, Fracturing, Perforating  
Contractors, Casing & Cementing Contractors, Drilling  
Consultants, Tool & Equipment Rentals, Pumping & Gauging,  
Well Logging (*many other contractor classes, downhole and surface*)

### Coverage Available:

Primary GL, Umbrella/Excess, Inland Marine, Auto  
Liability (*Coverage is for "land based" oil and gas exploration,  
production and servicing accounts*)  
\* Auto not available in all states

-Ask about our **Bio-Fuel Manf. Coverage**

## Financial & Lender Services

### Target Classes:

- |                               |                               |
|-------------------------------|-------------------------------|
| ▶ Commercial Banks            | ▶ Investment Advisors         |
| ▶ Savings Banks               | ▶ Financial Planners          |
| ▶ Savings & Loan Associations | ▶ Insurance Companies         |
| ▶ Credit Unions               | ▶ Finance Companies           |
| ▶ Investment Banks            | ▶ Acceptance Companies        |
| ▶ Stock Brokers               | ▶ Reinsurance Companies       |
| ▶ Mortgage Bankers & Brokers  | ▶ Financial Holding Companies |

### Coverage Available:

D&O, E&O, EPLI, Professional Liability,  
Fiduciary Liability, Lenders Liability, Crime Coverages,  
Package Policies, Umbrella, Commercial Auto,  
Workers Compensation

-We are experts in writing coverage  
for distressed banks

## Long Term Care & Assisted Living

### Target Classes:

- ▶ Skilled Nursing Facilities
- ▶ Assisted Nursing Facilities
- ▶ Continuing Care/Retirement Communities
- ▶ Independent Living Facilities

### Coverage Available:

Professional and General Liability,  
\* Stand alone General Liability from \$100/bed  
(*No Professional liability required for stand alone coverage*)

## Miscellaneous Healthcare

### Target Classes:

- |                               |                                     |
|-------------------------------|-------------------------------------|
| ▶ Adult Day Care              | ▶ Medical Clinics and Labs          |
| ▶ Allied Health Professionals | ▶ Medical Directors (excluding LTC) |
| ▶ Counselors/Psychologists    | ▶ Nurse Staffing                    |
| ▶ Home Health Care            | ▶ Rehabilitation Centers            |
| ▶ Group Homes                 | ▶ Surgery Centers                   |

### Coverage Available:

Medical Professional Liability with optional  
GL Coverage  
Minimum Premiums as low as \$1,000

-Ask about our  
\* **New Program for MediSpas**  
\* **New Program for In-Store Quick Clinics**

## Social Services

### Target Classes:

- |                         |                              |
|-------------------------|------------------------------|
| ▶ Adult Daycare Centers | ▶ Hospice                    |
| ▶ Home Healthcare       | ▶ Drug and Alcohol Treatment |
| ▶ Nursing Homes         | ▶ Foster Care                |
| ▶ Counselors, Clergymen | ▶ Medical Directors          |

### Coverage Available:

No minimum on most classes  
Broad CGL Form  
Physical Abuse & Sexual Misconduct Included  
Punitive Damage Buyback Available

## Professional Liability.....

### Target Classes:

- ▶ Accountants (*Tax Preparers & Bookkeepers*)
- ▶ Adjusters - Ind. or Public
- ▶ Auditors/Investigators
- ▶ Environmental Consultants
- ▶ Inspectors
- ▶ Insurance Agents
- ▶ Technology Related Risks
- ▶ Third Party Administrators

### Coverage Available:

Professional Liability, E&O, D&O, EPLI  
 Minimum Premiums as low as \$675  
 Deductibles as low as \$1,000

## Takel Entertainment Program.....

### Target Classes:

- ▶ Television Production
- ▶ Webcast Production
- ▶ Mobisode Production
- ▶ Music Video Production
- ▶ Recording Studios
- ▶ Rental Houses
- ▶ Satellite Uplink Firms
- ▶ A/V & Lighting Companies
- ▶ Staging & Rigging Firms
- ▶ Post Production Houses

### Coverage Available:

General Liability, Commercial Auto (*Owned, Hired & Non-owned*), Misc. Equipment (*Rented & Owned*), Producers Package, Property, Workers Compensation, Inland Marine (*Worldwide Coverage*), Umbrella, International, Crime

## StaffPak Program.....

### Target Classes:

- ▶ PEO's (*New Program & Carrier*)
- ▶ Temporary Staffing Firms
- ▶ Permanent Placement Firms
- ▶ Contract Professionals and Teams

### Coverage Available:

Staffing Services E&O, GL (Occ. Form), Property, Employee Dishonesty with Third Party Fidelity, Auto (*Owned, Hired & Non-owned*), Umbrella, EPLI, Medical E&O

## Valet & Parking Operators Program.....

### Target Classes:

- ▶ Self-Parking Garages and Lots
- ▶ Assisted and Valet Parking
- ▶ Parking for special events

### Coverage Available:

General Liability and Garagekeepers Legal Liability on a broadened, ISO-based form  
*Excess limits of \$50M available*

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