



Specialty Underwriting About Take1



Take1 at a Glance

- Managing General Agent for United States Specialty insurer and their dedicated entertainment division
- Carrier rated “A+” (Excellent) by A.M. Best
- Coverage written in all 50 states
- Admitted program — no excess and surplus lines taxes and fees
- Direct Bill options offered (only MGA with this Specialty Insurer to offer direct bill)
- Dedicated entertainment-only claims personnel and entertainment-only loss control
- Focus on safety with Take1’s unrivaled dedication to Event Safety Alliance

Since 1985, Take1 has stood for comprehensive and cost-effective entertainment and event liability insurance.

The Take1 Underwriting program was started by Lighthouse Underwriters of Annandale, Virginia in 1985, and is now part of U.S. Risk Insurance Group, Inc., one of the nation’s largest managing general agents and wholesale insurance brokers. In 2018, L.A. Xcess joined the Take1 family. This new, expanded Take1 draws upon 25 years of broking expertise in the entertainment, sports and leisure industries. In 2019, U.S. Risk became part of USI Insurance Services.

Core principles

We have the knowledge, the resources and the people to offer total insurance solutions for our customers through our core principles:

OUR MISSION: To become the solution provider that can best meet the often complex and specialized insurance challenges of the entertainment industry.

OUR VISION: Through speed, thoroughness and a thoughtful approach to the needs of our customers, we provide insurance solutions that are definitive and exact.

OUR VALUES: We treat every customer as our only customer, and approach their contact with us as if their business success determines our business success.

We’re the gatekeepers for the best insurance companies in entertainment.

With vast experience in live event and live entertainment insurance, Take1 manages the underwriting authority granted by the insurance companies on their behalf. That means that Take1 is the decision maker on whether a would-be insured becomes the customer of a particular insurance company.

Access to these entertainment insurance companies is extremely limited. They won’t deal with basic insurance agents, but only with people who know the business. Take1 actually educates insurance agents in this industry.

Benefits all around

FOR THE AGENT: As specialty underwriters, we partner with agents to offer their insureds the proper protection. We represent all of the major (and most of the minor) insurance companies that focus on entertainment, an industry we thoroughly understand.

FOR THE INSURED: We are specialty underwriters who offer specialized solutions in an industry we know in-depth. We know what questions to ask, and we know answers to questions that others don’t even know to ask.

We are insurance brokers, not agents. This means we cannot sell our products directly to you, the insured. We must sell through an intermediary, or an insurance agent. We sell to the agent and the agent sells our product to you. This does not cost you, the consumer, more to deal through an intermediary to get to us. We simply pay the commission to the insurance agent you choose to work with. An agent comes to us simply because they do not have access to the same specialty insurance markets that we do.

We can use whomever you choose as your agent to represent you, or we can recommend someone to help. Anyone we recommend will be well versed in your product needs and the entertainment insurance industry. You will not need to educate them on what you do.

FOR BOTH: Take1 has been entrusted by the best insurance companies in entertainment to commit your liability on behalf of that company. If you’re involved in the world of entertainment, before you take chances with the future of your company, talk to the specialty underwriters at Take1 first.



Specialty Underwriting Contact Us



Our underwriting team is at your service.

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Take1 is a proud sponsor of the Event Safety Alliance.

Presenting Sponsor of ESA's Event Safety Summit, since 2017; Scott Carroll board member of the ESA since 2015.



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