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DGA Insurance Services, LLC

We are a New York based wholesale Managing General Agency. Like many of you, we are family run and treat you as family. We service many accounts, Big or small we service it all. We have a strong local and regional presence and value our membership and participation in many insurance industry organizations.

About Us:

DGA Insurance Services, LLC Express Team: This team is focused on handling *all* of your servicing needs. Your Customer Service Representative is assigned specifically to your agency and will give account specific information at the touch of a button.

Every retail agency is different. Our unique service options provide the flexibility to meet your changing needs.

Renewal Team: We are dedicated to keeping all of your renewals. We evaluate your renewals to make sure they are properly placed. We seek and identify cross selling opportunities as well as providing alternative quotes.

Underwriting Teams: We built our Underwriting Teams with people who demonstrate the following:

- Knowledge – we invest in insurance education
- Creativity – we are able to structure comprehensive insurance solutions
- Team work – we work together to support you
- Dedication – we go the extra mile

Integrity – Honesty – Professionalism

Our aggressive underwriting approach combined with our knowledge of products and markets, gives us the competitive edge. Our people and expertise are focused in these two areas:

Commercial Lines – By representing a large number of carriers we write business on both an admitted and non-admitted basis. Our products range from small, main-street BOP classes to large commercial risks including: Real Estate, Restaurants, Contractors, Wholesale Distributors, Manufacturers, Commercial Auto, Umbrellas and Worker's Compensation.

Additionally, we handle specialty lines of business including Environmental Liability, Professional Liability, Management Liability, Foreign Primary Casualty, Ocean and Inland Marine.

Personal Lines – We write everything! Our top products include: Coastal Risks, High Value Homes, Personal Package Policies, Personal Umbrellas, Personal Liability, Mobile Homes, In-Home Businesses, Seasonal and all types of Rental Properties including 1 – 4 Family Dwellings. We handle all “toys” including Motorcycles, Watercraft, ATV's, and Snowmobiles. Many of these can be included in a Personal Package Policy.



Carriers

Adirondack
AIG
AIG Premier
Andover
Associated Mutual
Chubb
Integon
Interboro
Ironshore
Kensington
Kingstone
Lexington
Lloyds
Narraganset Bay
National General
National General Premier
Otsego Mutual
PCIC
RLI
Rutgers
Security Mutual
Travelers
UPC
USLI
Utica First
Wright Flood

Personal Lines News Flash

Demetriou Insurance Services, LLC Personal Lines Department continues to assist your office in both writing new business and retaining existing accounts. With a vast array of top quality markets, we have the ability to write most types of Personal Lines risks including the following:

✓ **Homeowners**

- 1-4 Family Owner Occupied
- 1-4 Family Tenant Occupied
- Condos & Coops
- High Valued Homes

✓ **Automobile**

- Several competitive markets

✓ **BOPs For In Home Business**

- Seasonal Homes
- Secondary Homes

✓ **Hard To Place**

- Claims
- Coastal – Proximity To Water
- Flood
- Personal Umbrella including stand alone

✓ **Web Quoting**

- Quoting capability via our website 24/7
- Numerous eligible classes
- Special Events



Carriers

ACE
Admiral
AIG/Chartis
Amtrust
Arch
Associated Mutual
Attune
Cambridge Mutual
Century Surety
CNA
Devon Park
Great American
Hamilton Ins.
Hartford Steam Boiler
KBIC
Kingstone
Kinsale
Lancer
Liberty Mutual
Lloyd's
Merrimack Mutual
MetLife
Mount Vernon
MUSIC / MESA
National General
Nationwide
New Empire Group
Northfield
Prime Specialty
QBE
Rutgers
Samsung
Security Mutual
Seneca
Starr Indemnity
Travelers
U.S. Liability
USU
Utica First
Zurich

Commercial Lines News Flash

Demetriou Insurance Services, LLC Commercial Lines Department continues to add new markets and niches to assist your office in both writing new business and retaining existing accounts. With a vast array of top quality Admitted and Non-Admitted markets, we have the ability to write most types of businesses including the following:

- ✓ **Real Estate**
 - Apartment Buildings With Mercantile and/or Offices
 - Commercial Lessor's Risk Occupancies
 - Vacant Buildings and Buildings in the Course of Construction
- ✓ **Contractors**
 - Artisan and General Contractors
 - Scaffolding Exposures and Roofers
 - Environmental Contractors
- ✓ **Restaurants, Bars, Taverns, Nightclubs**
 - Very Competitive Product for White Table Cloth Establishments
 - Family Style and Franchise Restaurants
 - Risks with entertainment including clubs and lounges
 - Liquor Liability including Assault and Battery Coverage
- ✓ **BOPs**
 - Numerous admitted BOP markets with many eligible classes
 - Business Income provided on an ALS basis
- ✓ **Workers Compensation**
 - Numerous Mono-line WC markets with many eligible classes
 - Facilities for large WC risks including Retros and Dividend Plans
- ✓ **Commercial Auto**
 - Fleet and Non Fleet Exposures
 - Contractor's Fleets
 - Large Service and Sales Fleets
- ✓ **Web Quoting/Phone Quotes**
 - Quoting capability via our website 24/7
 - Numerous eligible classes
 - Special Events



Carriers

AIG
AXA Equitable
United States Life
Jackson Life
VOYA
John Hancock
Lincoln Financial
American National
Mutual of Omaha
Penn Mutual
Mass Mutual
Securian
Principal Financial
National Life
Prudential Financial
Security Mutual Life
Nationwide
Transamerica
Ameritas
Guardian Life
William Penn Life
Foresters
Symetra

Life, Benefits & Financial Services News Flash

Demetriou Insurance Services, LLC is comprised of personal business consultants, dedicated internal wholesalers, licensing specialists, case managers, and underwriters. Each provides support with a “customer comes first” mentality. Our mission is to help you grow your business.

Demetriou Insurance Services, LLC provides a broad array of solutions including:

- Individual Term, Universal & Whole Life Insurance
- Disability Insurance
- Long Term Care Insurance
- Employee Benefits
- Retirement Plans
- Fixed Annuities

Life insurance is one of the most important purchases a person will make. As a broker, your ability to effectively find coverage that meets your client’s needs at a cost they can afford can be challenging. We are committed to assisting you with your clients by offering the following products:

- Tax Mitigation Plans
- Custom Pension Plans
- Buy-Sell Agreements
- Estate Planning
- Key Person Insurance

Demetriou Insurance Services, LLC also has a wide variety of carriers for **Corporate Health Plans** including:

- | | |
|-------------------|--------------|
| • Aetna | • Health Net |
| • America General | • HIP |
| • UHC | • Horizon |
| • Cigna | • Blue Cross |
| • Emblem Health | • Oxford |

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