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DGA MARKETS & PROGRAMS

DGA Insurance Services, LLC



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About Us

DGA Insurance Services, LLC

We are a nationwide binding and brokerage platform that takes pride in offering top-notch market access to independent agencies. Ranging from main street, middle-market, and difficult to place, niche accounts – DGA has the expertise and market access to set your agency apart. With office locations in New York, Florida, Colorado, and California, we guarantee a tailored approach to your agency's individual needs.

Ease of Doing Business

Combining the strengths of our long-established relationships and cutting-edge technology makes doing business easy for you. Commitment to service is the foundation of our company. All companies talk about service, but we stand behind it, and ask that you measure us by the following:

- New Business Quotes – 24-hour response time. Our objective is to provide a quote as soon as we receive a submission.
- Binders – Same day response.
- Endorsements – Same day response.
- Phone calls and E-mails – Same day response.

When same day quoting is not enough, we offer:

- Commercial and personal lines online quoting engines available to you 24/7 at www.DGAInc.com.



- Real Time Comparative quoting – Our customized system can be installed on your computer and allows you to quote our personal lines markets 24/7.

We have several of our companies included – with more coming!

DGA Service 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
- Teamwork – 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.



Our commitment to you is to help write new business, to retain your existing accounts and to increase your bottom line!

Personal Lines Market List

COMPANY	PRODUCT
Adirondack	Homeowners, Coastal, NY/NJ
AIG Private Client	High Value Package: Homeowner, Auto, Umbrella, Fine Arts, Floater Home, Auto, Collections and Umbrella, Boat
American European	
American Integrity	
American Modern	Tenant Occupied NY
Andover	Homeowners
Associated Mutual	
Brit (Lloyds)	All Lines
Chubb Fidelity	
Citizens Property Ins Co.	
FL Peninsula	
Gridiron	
Guard	
Heritage	
Hippo	
Integon	Flood
Interboro	Homeowners/1-4 Family
Ironshore	Homeowners/Monoline/Umbrella/Yacht
Kensington	1-4 Family Owner Occupied Homeowners, 1-4 Family Tenant Occupied Dwellings
Kingstone	Homeowners (1-4 family), Home Package (auto and home)
Lexington	Costal/Claims
Lighthouse	
Lloyds	Costal/Claims
Narraganset Bay	NJ NY RI MA homes – NJ dwelling fire
National General	Homeowners/Dwelling Fire, Homes (1-4 family), Home Package (auto and home)
National General Premier	High Value Package: Homeowner, Auto, Umbrella, Fine Arts, Floater
Neptune Flood	
Olympus	
Otsego Mutual	Homeowners
PCIC	NJ Homeowners, Dwelling (tenant & owner occupied)
Prepared	
Rivington	
RLI	Umbrella – In Home Business
Rutgers	Homeowners
Security Mutual	Homeowners/Tenant Occupied
Sterling	
Stillwater	
Topa	
Travelers	Tenants/Co-op/Condo/Inland Marine/Umbrella/Home
Universal	
UPC	NJ/FL Homes, NJ Dwelling
USLI	Umbrella, Tenant Occupied Condominiums
Utica First	Homeowners, BOPs
Velocity	
Wright Flood	Flood

Personal Lines News Flash

DGA Insurance Services's 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 <ul style="list-style-type: none">• 1-4 Family Owner Occupied• 1-4 Family Tenant Occupied• Condos & Coops• High Valued Homes	 AUTOMOBILE <ul style="list-style-type: none">• Several competitive markets	 BOPs For in Home Business <ul style="list-style-type: none">• Seasonal Homes• Secondary Homes	 HARD TO PLACE <ul style="list-style-type: none">• Claims, Coastal, Flood• Flood• Personal Umbrella including stand alone	 WEB QUOTING <ul style="list-style-type: none">• 24/7 quoting capability• Numerous eligible classes• Special Events
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Commercial Lines News Flash

DGA Insurance Services' 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
- Commercial Lessor's Risk Occupancies
- Apartments with Mercantile and/or Offices
- Condos and Co-Ops
- Vacant Buildings and Buildings in the Course of Construction or Renovation

CONTRACTORS

- Artisan and General Contractors
- Practice Policy Programs
- Owners Interest and Project Specific Programs
- Builders Risk
- We write all lines of coverage

RESTAURANTS, BARS, TAVERNS, NIGHTCLUBS

- Very Competitive Product for White Table Cloth Establishments
- Family Style and Franchise Restaurants
- BOPs for smaller risks
- 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
- NEW Phone Quote Faci



Commercial Lines Product List

1 out of 2

COMPANY

PRODUCT

ACE	All Lines
Admiral	E&S Commercial Risks
AIG/Chartis	Excess/Umbrella
Allstate	
American European	
Amtrust	All Lines
Applied Underwriters	
Arch	All Lines, E&S Commercial Risks
Argo	
Associated Mutual	Small BOPs
Attune	BOPs
Axis Group	
Beazley	
Bishopsgate (Lloyds)	
Braishfield	
Cambridge Mutual	Habitational – BOPs
Century Surety	All Lines
CNA	BOPs/Packages/Workers Comp
Colony	
Devon Park	All Lines
Dongbu	
Falls Lake	
Fidelity	
GNY	
Great American	Mono-line Property, Contractors EQ & Builders Risk
Guard	
Guide One	
Hamilton Ins.	BOPs
Hanover	
Hartford Steam Boiler	Equipment Breakdown
James River	
KBIC	BOPs/Packages in NY and NJ
Kemper	
Kingstone	BOPs, Auto Physical Damage and Excess
Kinsale	All Lines
Lancer	All Lines including AUTO
Liberty Mutual	All lines
Lloyd's	Property / Inland Marine



REAL ESTATE



CONTRACTORS



RESTAURANTS,
BARS, CLUBS



BOPs



WORKERS'
COMPENSATION



COMMERCIAL
AUTO



WEB/PHONE
QUOTING

Commercial Lines Product List

2 out of 2

COMPANY

Lloyds of London
Merrimack Mutual
MetLife
Mount Vernon
MUSIC / MESA
National General
Nationwide
Neptune
New Empire Group
Northfield
Penn America
Pie
Prime Specialty
QBE
Rutgers
Samsung
Security Mutual
Seneca
Standard & Preferred
Starr Indemnity
Starstone
Statewide
Stillwater
Suitelife Hotel Program
The Hartford
Thimble
Topa
Travelers
U.S. Liability
United National
USU
Utica First
Zurich

PRODUCT

Habitational – BOPs
BOPs
E&S – Packages, General Liability, Property
All Lines
Commercial Automobile
All Lines

RPG Umbrella Program
E&S – Packages, Habitational, Property

Large Contractors
Restaurants
All Lines
All Lines
BOPs, Packages
All Lines

BOPs/Small Packages

Large Mono-line Property, Workers Comp., BOPs
E&S – Packages, General Liability, Property

E&S – Packages, General Liability, Property
BOPs, Artisan Contractors, Apartment Bldgs.
Builders Risk Only



REAL ESTATE



CONTRACTORS



RESTAURANTS,
BARS, CLUBS



BOPs



WORKERS'
COMPENSATION



COMMERCIAL
AUTO



WEB/PHONE
QUOTING

Contact Us

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COLORADO

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DGA ACCOUNTING • ACCOUNTING@DGAINC.COM

In our efforts to stream line the process of new business submissions, we have created a centralized e-mail address. You may still contact your individual underwriters in our office.

Below is the e-mail address for new business submissions:

marketing@dgainc.com

For more information or to send submissions for any of the products listed on this page, please contact: Amrith Sahatoo | asahatoo@dgainc.com | 646-710-4220

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Top Opportunities

1-4 Family Dwelling & Homeowners:

Able to consider risks rented on an annual, seasonal or timeshare basis
LLC, Partnerships, Corps and other entities are eligible for terms
Schedules with up to 50 locations

Artisan Contractors:

Over 30 classes available including electricians, farmers, painters, HVAC and carpentry contractors. New ventures are eligible.
Ability to add blanket additional insured and waiver of subrogation

Beauty/Barber/Nail:

Can consider barber shops, beauty or nail salons and independent contractors
Rated on number of full and part time employees & Professional liability is included Salons with tanning and massage services acceptable

Childcare:

Available for commercially licensed and residential childcare centers
Coverages include Property and general liability, Abuse and molestation, Professional liability, and Defense reimbursement

Commercial Excess/Umbrella:

Can consider writing over other carriers B++ rated or better
Up to \$5,000,000 in limits available on most classes
Over 700 eligible classes
Minimum premiums starting as low as \$400

Truckers:

Ability to write risks with up to 20 power units
Rating based on units not payroll
Can write property coverage on garage, truck repair or office buildings

Janitorial:

Rated on number of full and part time employees
Floor waxing up to 50% of total operations
Optional coverages are available including Contractors Equipment, Rental Reimbursement, Lost Key Coverage, and Property Damage Extension

Lessors Risk Only (LRO):

Broad appetite for tenant occupancy mercantile, nightclubs, restaurants and child care
Buildings up to 100,000 total sq ft and up to \$1,000,000 TIV per location.
The Office:
Offers a comprehensive bundle of coverages for more than 50 different office classes:
Accountants, Real Estate Agents, Doctors, Tax Preparers, Financial Planners
Professional liability available on many classes

Residential Condo Investors:

Available for residential condo units owned by individuals or corporate investors that are leased to others
Ability to consider up to 100 units on one policy rented on a seasonal or annual basis

Apartments, Vacant Buildings & Land:

Can consider vacant buildings, partially vacant buildings, vacant condo units, vacant leased space and risks with renovations – commercial or residential risks eligible
No restriction on the length of vacancy
No minimum earned premium, even for short term policies