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# Programs Overview 4Q2024



BROKERAGE BINDING PROGRAMS

#### BRECKENRIDGE PROGRAMS UNDERWRITING EXPERTISE





> Five Underwriting Locations

Las Vegas, NV: Specialty Contractors - Package, WC

Denver, CO: Outdoors Program - Package

Chicago, IL: Cannabis/CBD/Vape - Package

Richmond, VA: Specialty E&S Property

Dallas, TX: Non-standard Auto - PPA

- > Twenty-four Insurance Professionals
  - Five Program Directors
    - over 30 years of <u>average</u> industry experience

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over 9 years with Breckenridge Programs



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#### BRECKENRIDGE PROGRAMS LAS VEGAS, NV





- > Specialty Contractors Elite
  - Specialty Contractors Elite program
    - Targeted Classes: concrete, electrical, fencing, flooring, general, HVAC, masonry, mechanical, painting, plumbing, water main, sewer main, grading, excavation, street & road construction/paving
    - Coverages: property, IM, crime, GL, Auto, WC, Excess
    - Territory: AZ, CA, NV, OR, UT, WA
  - Workers' Comp
    - Targeted Industries: contractors, light manufacturing, retail & wholesale stores, business
       & professional services, light agriculture
    - Territory: AL, AR, AZ, CA, CO, ID, IL, IN, IA, KS, KY, MI, MS, MO, NE, NM, NV, TN, TX

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# BRECKENRIDGE PROGRAMS DENVER, CO





- > Outdoors Program
  - Targeted Classes: hunting, rod/gun clubs, campgrounds/RV parks, guides/outfitters, resorts/lodges, gun stores, skeet/trap & rifle/pistol ranges, archery ranges
  - Coverages: property, IM, crime, GL, Auto, WC, Excess, Cyber, A&H
  - Territory: countrywide
- > Hunt Lease Online Portal: visit us at <a href="https://www.HuntLeaseBind.com">www.HuntLeaseBind.com</a>
  - Clients & Agents can quote, bind & issue accounts that lease land for hunting from our online portal

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### BRECKENRIDGE PROGRAMS CHICAGO, IL





- > Cannabis/CBD & Smoke/Vape Programs
  - Cannabis/CBD program
    - Targeted Classes: retailers/dispensaries, cultivators/growers, processors/manufacturers, wholesalers/distributors, medicinal, recreational
    - Coverages: property, IM, crime, GL, Equip Breakdown, Prod Liab, Prof Liab, Excess and WC (in select states for dispensaries only)
    - Territory: states approved for medicinal and/or recreational purposes
  - Smoke/Vape program
    - Targeted Classes: smoke, vapor, CBD and ancillary shops
    - Coverages: property, theft, GL
    - Territory: countrywide except NJ, NY

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### BRECKENRIDGE PROGRAMS RICHMOND, VA





- > Specialty Property
  - E & S property
    - Targeted Classes: lessor's risk, vacant properties, shopping centers, churches, assisted living, strip
      malls, medical offices, retail operations, restaurants, light industrial, distributors, warehouse
      operations
    - Territory: countrywide
  - REI program
    - Targeted Class: investor property portfolios one to four-unit dwellings
    - Coverages: property, GL
    - Territory: countrywide
  - Wind Deductible Buy Back (WDBB) / Terrorism (TRIA)
    - Targeted Classes: office, retail, multifamily
    - Territory: countrywide

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# BRECKENRIDGE PROGRAMS DALLAS, TX





- > Non-standard Auto
  - Minimum limit private passenger auto in Texas

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- Distributed exclusively through independent agencies
- Tech driven mobile apps for insureds & user-friendly portal for agents
- Visit us at: https://www.breckgen.com/

# Online tools You can access your policy and payment information (and more) online or by downloading our BreckGen App for iOS or Android. Create your account Once registered, you can quickly access these documents: Personal auto policy Vehicle insurance ID card Vehicle insurance ID card Consumer Bill of Rights Available on the Google Play App Store



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#### BRECKENRIDGE PROGRAMS PROGRAM OPPORTUNITIES

- \*Breckenridge
  - Problem solvers found here.



- > AssuredParters / Accretive / Breckenridge
  - Our eyes and ears in the general marketplace
  - Our incubator for program ideas
  - Our platform and proof of concept for program launches
- > Growth of existing carrier partnerships
  - Additional capacity, limits or territory
  - Additional, complementary LOBs
  - New products, programs
- > Growth with new carrier partnerships
  - Existing programs
  - New programs
- Something in the property of the property o



#### BRECKENRIDGE PROGRAMS CONTACT INFO





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